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SURVIVAL OF THE FITTEST

First International Speed Contest, Baltimore, April 14, 1906

MINER GOLD MEDAL. PERCENTAGE TABLE

NAME	Gross Speed per Minute	Material Errors	Immaterial Errors	Per cent. Deducted	*Net Speed per Minute*	*System*
S. M. Godfrey	$166\frac{4}{5}$	8	8	10	***150***	***Isaac Pitman***
L. P. Temple	$172\frac{2}{5}$	14	23	$19\frac{3}{4}$	***138***	Graham
C. H. Marshall	$172\frac{2}{5}$	52	13	$56\frac{1}{2}$	***75***	Benn Pitman
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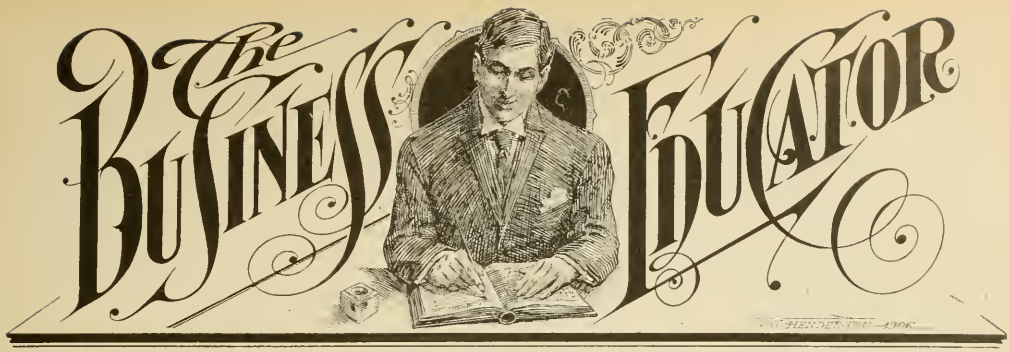


VOLUME XII.
NUMBER I.

COLUMBUS, O., SEPT., 1906.

Professional Edition, $1.00 a Year, net.
Penmanship Edition, 75 cents a Year.

THE BUSINESS EDUCATOR

Entered at Columbus, Ohio, Post Office as Second Class Matter.

Published Monthly (except July and August), by ZANER & BLOSER, 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, $1.00 a Year (Foreign Subscriptions 30 cents extra); Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 20 cents extra).

C. P. ZANER, - - - - - - - Editor
E. W. BLOSER, - - - Business Manager

Two Editions. THE BUSINESS EDUCATOR is published in two editions: The Teachers' Professional Edition contains 48 or more pages, 16 of which are conducted on the Department plan and specially suited to the needs of teachers, principals, and proprietors. Price, $1.00 a year.

The Students' Penmanship Edition contains 32 pages and is the same as the Professional Edition, less the sixteen pages devoted to the Departments of Commercial Teaching. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition. Price, 75 cents a year.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers.

Back numbers cannot, as a rule, be supplied.

Postmasters are not allowed to forward journals unless postage is sent to them for that purpose.

The Business Educator is devoted to the progressive and practical interests of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

Advertising Rates furnished upon application. THE BUSINESS EDUCATOR being the highest grade journal of its class is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High Schools, Colleges and Religious Schools, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to secure subscriptions.

Considering that THE BUSINESS EDUCATOR is high grade in every particular; that progressive, practical lessons in penmanship are a distinctive feature of the magazine; that departments of interest and helpfulness in subjects relating to Business Education are found only in THE BUSINESS EDUCATOR, you will readily see that it is not only *the best* but *the cheapest*, when quality, character and quantity are considered.

The "Jumbo" of Pens

This is not President Roosevelt and his "big stick," but Penman Zaner with the Big Pen presented him by his students, June 20, 1906, as an evidence of their appreciation and esteem. It is needless to say that he now firmly believes that "the pen *is* mightier than the sword."

Heretofore he has been able to *execute* almost anything with the pen, but he now asserts that with his new weapon he feels able to execute almost *anybody* who may oppose him in his advocacy of good penmanship.

The pen and staff are eight feet long, the former of gold or copper (he has not yet analyzed it) and the latter of polished mahogany-like wood, with appropriately, artistically, and expensively engraved name plate, etc., attached. The rich, deep-red, odoriferous carnations and golden ribbon made a noticeable impression upon his surprised and artistic affections. So much so that for a time he willingly and of necessity played "second fiddle" while his many jolly students led him a merry chase in speech making.

If any of our readers can show a larger and finer pen and holder, the editor of THE BUSINESS EDUCATOR would be glad to acknowledge its receipt, providing it came by freight or prepaid express. If any real large writing should appear in public places or in the pages of this journal, rest assured that it will be the product of this new implement of grace and graciousness. Or if anything of a "killing" editorial nature should appear, you may attribute it to this mighty weapon of offense and defense.

It is needless to say that from this on, the editor will feel perfectly safe with this instrument in his possession. And when BUSINESS EDUCATOR bills are not paid promptly in the future, *you* are in danger of receiving a notice indited with this "fearfully and wonderfully" made implement; therefore beware!

Contributors and Contributions.

We cannot refrain from going to press without a word concerning the contents of this and coming numbers of THE BUSINESS EDUCATOR. We feel complimented with the array of talent shown in this year's program.

In the Penmanship department, such names as Stein, Lehman, Blue Courtney, Bachtenkircher, Hausam, Lister, and others, means much. In the Engrossing department, such names as Brown, Martin, Strickland, Costello, Holt, and others, speak volumes for the artistic and practical in these lines.

Mr. Stein's lessons are particularly high in grade, progressive and practical. Mr. Courtney's lessons are quite extensive, timely and artistic. Mr. Strickland's lessons in Roundhand will prove to be of great help to beginners.

The departments devoted to Business Branches, Convention Doings, News Items, etc., will prove to be especially varied, interesting and helpful.

White,s Articles on Arithmetic, Browning's contributions on Bookkeeping, Campbell's articles on English, Van Sant's timely contributions on Typewriting, Sprague's continued articles on Law, Vaughan's spicy, Historical Contributions, Platt's articles on Psycology, Booth's contributions on Graphology are all enjoyable, timely, progressive and practical.

It seems to us that each number, the coming year will alone be worth the price of a year's subscription. But, we have not mentioned all things that are being considered and will be added from time to time.

Sympathy and Support.

The Business Educator has never heretofore recognized any cause sufficiently worthy to warrant it to devote a portion of its columns to an appeal for contributions for any person connected with our profession. And to do so now means that the publishers are thoroughly convinced that no mistake of either head or heart can now be made to do so in the interests of one who has done quite as much for our profession as any one living, and who, through no fault or folly of his own, in the evening of life, has lost practically all of his life's material earnings. We refer with much hesitation and delicacy, but with a still larger sense of duty and esteem, to the financial condition of our beloved senior penmanship editor and handwriting expert, Daniel T. Ames, formerly of the Penman's Art Journal, New York City, but of recent years of Mountain View, California.

As briefly announced in the June number of The Business Educator, the terrible calamity which visited San Francisco and other places, also visited the little city to the southward, Mountain View, in which Mr. Ames and his estimable wife lived, modestly but comfortably. Practically all of his earthly possessions were the nearly new "Ames Block," a two story brick building, 80 x 50 feet, in which were two stores, a public hall, and two suits of rooms, in one of which he and his wife lived, and stored some of his well known book on "Forgery," the sale of which aided in his economical support.

The earthquake so racked his building, which was free from indebtedness, as to require the walls to be torn down and replaced by wooden ones, for want of means to substitute more substantial ones, and at an expense nearly equal to the original cost. This has been thus far possible only by means of a mortgage on which he must pay eight percent interest, which consumes nearly all of the income from rents, leaving him and his beloved life companion practically without support.

It occurred to us that if the penmanship and commercial teaching profession knew the actual facts of the case, they would much prefer to contribute to the liquidation of the mortgage, while he is still living and capable of appreciating and enjoying it, than to erect a monument to his memory when he is silent in the grave.

It is perhaps not generally known, but nevertheless a fact, that of the millions sent to San Francisco, not one cent went to the sufferers of Mountain View. And in-as-much as fire did not follow the earthquake in Mountain View, the loss was total as far as it went (which in the case of "Ames Block" was almost the limit) as no insurance was collectable or paid. This is why this particular case seems to merit our special sympathy and united professional support. Had he secured insurance, this space would have been devoted to usual educational topics connected with our daily work.

Eight hundred and fifty of his books and all of the plates were stored in San Francisco and consequently destroyed. Two hundred books were saved in his home, and you should act quickly and liberally if you want one, as they will doubtless soon all be sold, as we announced them in our June issue at but $2.00 each.

If, after reading these unvarnished facts, your heart strings should tug at your purse strings, go at once to the Post or Express Office and purchase a money order for such amount as you feel disposed and can afford to give, and mail it, with a word of appreciation for his life's labors in our profession, to The Business Educator, Columbus, O. The names of the contributors and amounts given will, unless otherwise requested, appear in these columns, together with such expressions of esteem from contributors as may seem of public interest, and our space allow.

Even though the amount be small, send it as the contribution of a willing and sympathetic heart. And if some of you can make the amount large, and feel disposed to do so, remember that aside from the sweet sleep of a clear conscience, the "same will come back to you."

After writing this, our first act was to purchase a money order within our means, but not as large as we should have liked, and mail it to the subject of our remarks, and if each one who reads this will do likewise as soon as we did, the mortgage will be paid and the gratitude of a worthy and beloved man will be yours.

This action of the publishers of The Business Educator was finally decided upon after receiving and reading a letter from Mr. Geo. H. Shattuck, Medina, N. Y., a veteran penman in comfortable circumstances, and a contemporary of Mr. Ames, but who preferred that The Business Educator receive the subscriptions.

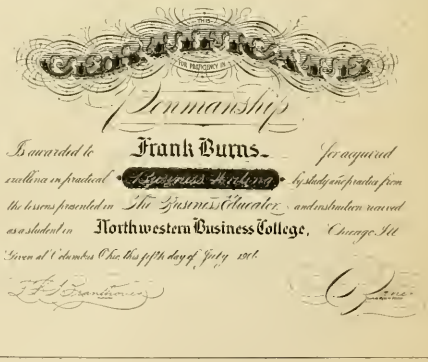
The Business Educator Certificate of Proficiency

¶ A greatly reduced illustration of which is shown herewith, is now in much demand by ambitious boys and girls throughout America, and beyond.

¶ A copy will be sent to any teacher who is desirous of arousing interest in penmanship among the pupils. Subscribers to The Business Educator are entitled to it. For terms and conditions be free to write the publishers.

¶ A good hand writing is worth at least a thousand dollars, and as this Certificate means *good writing*, you may soon calculate its value to any one possessing it. Many have won it the past year, why not you?

¶ We have a Teacher's Certificate also which is awarded when *professional* proficiency is attained. As a teacher, you ought to have it.



Practical Lessons in Practical Writing

DUFF'S COLLEGE. E. W. STEIN. PITTSBURGH, PA.

Specimens Criticised by Mr. Stein.
Mail so as to arrive in Pittsburgh by the twentieth of each month.

"Bind together your spare hours by the cord of some definite purpose and you know not how much you may accomplish."

Let this be the mighty slogan of every one who practices from the copies given in THE BUSINESS EDUCATOR. Repeat it every time you begin to practice until it arouses your enthusiasm, stirs your energy, and stimulates your best efforts.

Good writing is not only a practical asset in obtaining and holding a position in the business world but it has a character value as well. To become a good writer requires perseverance, honest work, careful attention to one thing, neatness, a sterling desire for something better and the firm determination to overcome difficulties and discouragement in accomplishing your purpose. A modern business man reads more in your letter of application than its mere composition. This explains the increasing use of the phrase "Apply in your own handwriting." Now boys and girls, young men and young women, ask yourselves if these qualities are worth possessing. If they are, inject into your efforts extra vim and vigor and go at this work with a virile determination to succeed.

This course of lessons in Business Writing has been prepared on the foundation of work; therefore, to secure the improvement you should it will be necessary to follow closely the instruction, and work diligently and thoughtfully.

In order to get the best results from the time spent, you should have a regular period for practice. Set apart an hour each day to be used exclusively for this work. Study carefully the copy to be practiced. Know exactly what you are to do before you practice. Mix plenty of gray matter with your muscular effort and the time required to master an exercise or a letter will be materially shortened.

MATERIALS. A straight pen holder, cork tipped is best, a good grade of foolscap or Zanerian practice paper. Zanerian "Ideal" or Duff's College pens. If these are too fine for you, use a pen slightly coarser. Black or blue-black ink that flows readily and smoothly. First quality in materials will aid first quality in progress.

POSITION. Study closely the two illustrations given. Sit squarely facing the table, have both feet on the floor in front of you, throw your shoulders back and bend your back at the hips in order to bring your eyes close enough to the paper. Do not lean on the table with your body and avoid a wrinkle or crease between your stomach and abdomen. This will give you a healthful position.

The elbows should come about to the edge of the table. Put the weight of your body on your left arm while the natural weight of your right arm should rest on the muscle of your fore arm. The wrist must not touch the table or paper. The freedom of your arm must not be retarded by clothing. Cut your undersleeve off at the elbow, remove your cuff and see that your arm will move freely while it rests on the table.

Do not grip your pen, hold it lightly. Have your pen holder cross your hand at the joint where the first finger joins the main part of your hand. Turn your wrist toward the left until the penholder is pointing nearly across your shoulder.

Use a blotter under your right hand and rest either the nails or tips of the last two fingers on the blotter.

Movement is muscle culture. It is to writing, what mathematics is to a college course. Free Muscular Movement is the foundation for all rapid business writing and the arm training that you get in this lesson will be very valuable.

Do not be easily satisfied, master each exercise before taking up another.

Before doing any work on this lesson, write this twice in your best hand and send one in with your first work. Keep the other one for reference.

(Place) (Date)

Mr. E. W. Stein,
Duff's College,
Pittsburgh, Pa.

Dear Sir:

This is a specimen of my best business writing before practicing on your lessons as given in THE BUSINESS EDUCATOR. 1 2 3 4 5 6 7 8 9 0.

Yours truly,

(Your Name.)

Every one who follows these lessons closely, makes sufficient improvement and attains the proper degree of proficiency, will be awarded a handsome certificate.

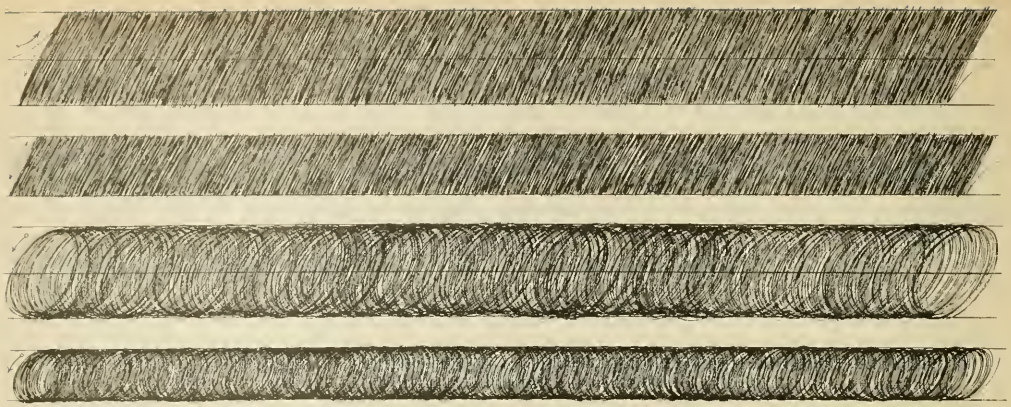


PLATE I. Practice the oblique exercise. Slide your arm in and out of your sleeve, see that your sleeve does not move on the table. Make one hundred strokes a minute and increase your speed slightly as you go along. Try to stop just at the top and base lines with each stroke and make every stroke full length. Keep the slant uniform and have your work so it looks like the copy when completed.

In the compact oval roll your arm lightly and aim to get a light, even touch in every stroke. When you have to raise your pen, start where you left off and proceed across the page. Practice this plate until there is noticeable improvement and review often.

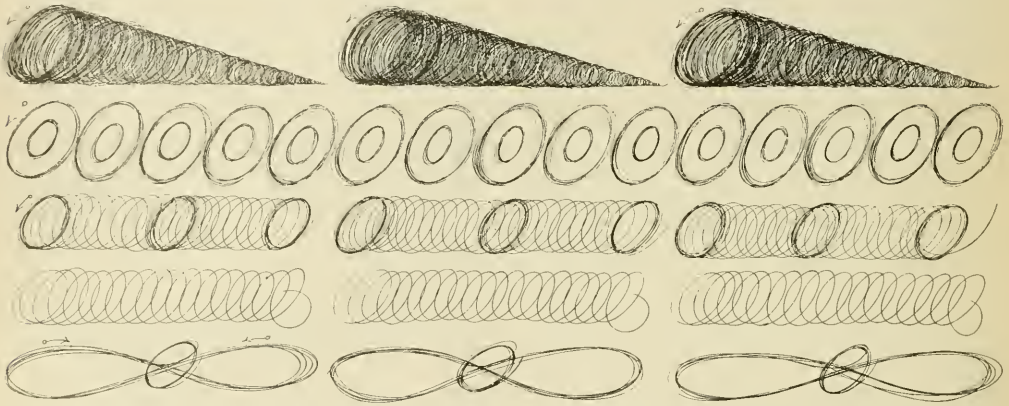


PLATE II. This work will require more control of your arm. Watch your movement, let the natural weight of your arm rest on the table. Cultivate the habit of neatness. Arrange your work carefully on your practice sheets. Make them models of neatness and care.

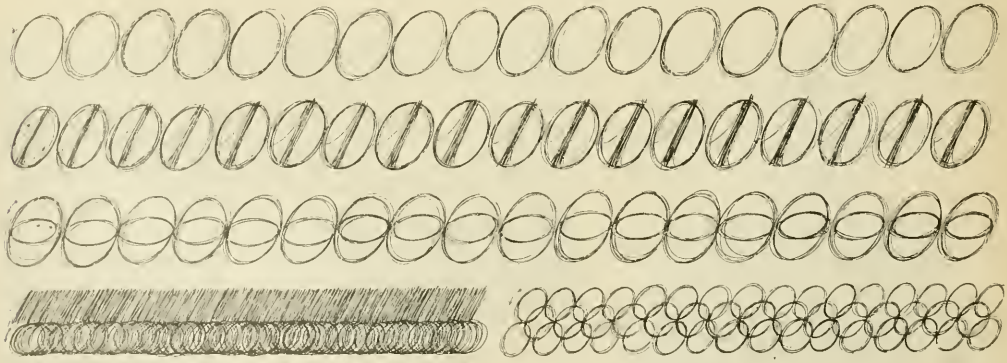


PLATE III. 1st. Keep the strokes as close together as possible, retrace each one eight times and have the ovals touch each other. 2nd. Start with the oblique exercise and without checking your motion continue to the oval, this will aid you in getting uniform slant. 3rd. Make the large oval first and go on to the horizontal oval without stopping or raising your pen. 4th. Aim to secure accurate, uniform work in the last line.

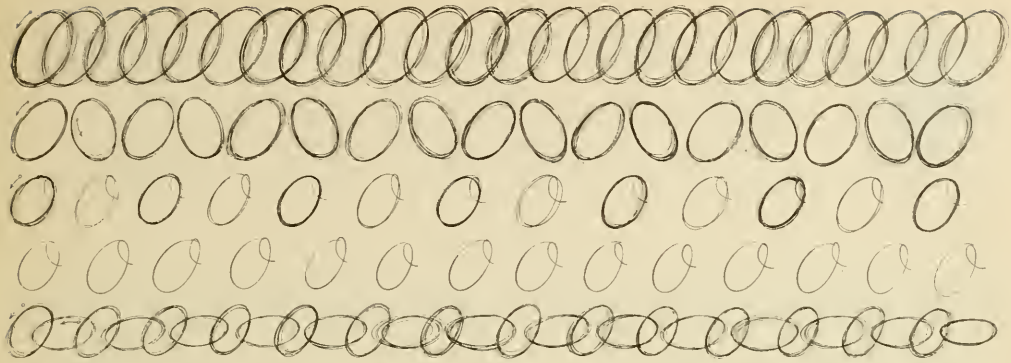


PLATE IV. We have here the development of capital *O* from the oval. The second line is a valuable slant drill. Try to close this letter at the top, have plenty of curve in the first down stroke, The little loop at the top should all be on the right side of the oval. Finish this letter while your pen is in motion and you will avoid a dot on the end of the finishing stroke.

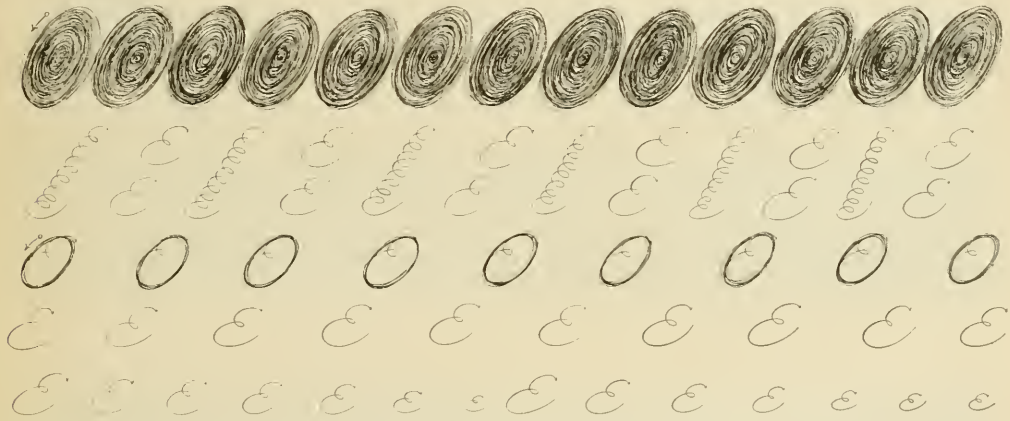


PLATE V. 1st. Begin the first line two spaces high, gradually reduce in size until the center is reached. 2nd. Practice the small loop exercise on capital *E* carefully. 3rd. Start *E* with a slight dot and, after making the letter, follow around with the oval exercise. 4th. Make this letter one space high. After you have a good idea of the form reduce in size as in the last line.

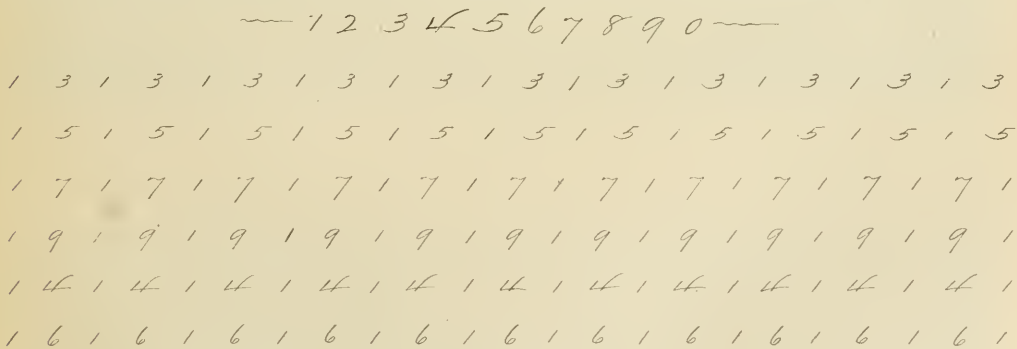


PLATE VI. It is very important that you be able to make good business figures. These are unlike letters as each one is recognized by its individual legibility and not by context. Figure *1* will be the standard of height. Join the last part of *5* to the first. The down strokes of *7* and *9* are made just a little below the line. Use a firm movement that will insure good forms, increase your speed as you master the forms and also decrease the size. The last stroke of *4* should be higher than figure *1* and curved at the top. Observe that no part of *4* comes below the base line. Make downward stroke of *6* nearly straight and higher than the standard.

Work hard on this lesson, it means much to you. Conquer all the little difficulties that arise. Review often. Send nicely arranged, neat work in for criticism to E. W. Stein, Duff's College, Pittsburg, Pa.

Supplementary Lessons in Business Writing

CENTRAL HIGH SCHOOL. A. B. Lehman ST. LOUIS, MISSOURI.

Specimens for Criticisms should be sent to Criticism Editor by the first of each month

Plate 22

The matter of combining letters is not so difficult if the rules governing it are carefully observed. If the standard characters are carried out in their completion there are but two curves used in joining letters and no matter what the word may be. You will observe that all the small letters begin with the right or left curve, but both are sometimes used in a single combination and may occur a number of times in writing a single word. As a rule all the letters have their beginning on the base line, some beginning with the right, others with the left curve; so whenever letters are to be joined finishing and beginning with opposite curves this combination of a compound curve takes place and great care must be exercised to see that it is done accurately and neatly.

name name name name name name 32

venue venue venue venue venue venue

examine examine examine examine

Plate 23

Having now finished all the 1-space and loop letters we are ready for some careful practice on word writing. You will find that each word on this plate begins with the letters arranged in the same logical order presented to you in the past. The first word begins with *i*, the next *u*, etc. In this manner you will again cover all the one-space letters in writing these few words and it is to be hoped that you will not overlook the importance of careful work on each letter as you pass along. Hasty work brings but poor results at best.

income unison winnow evince runner 36

serene nominee museum vinous marim

comma omission annum aroma common

Plate 24

The small *a* must always be closed at the top and the last down-stroke should curve but little or not at all. The neglect of these points will prevent good work at any time. Remember, it is by correcting the little things that we gain most in writing. The *d* is made by beginning the last down-stroke of *a* two spaces from the line and closing the oval part neatly. The *q* is also the same in the beginning or oval part. The stem of the letter may be closed on the base line or left slightly open.

aaaa aaaa aaaa aaaa aaaa 21

dddd dddd dddd dddd dddd

qqqq qqqq qqqq qqqq qqqq

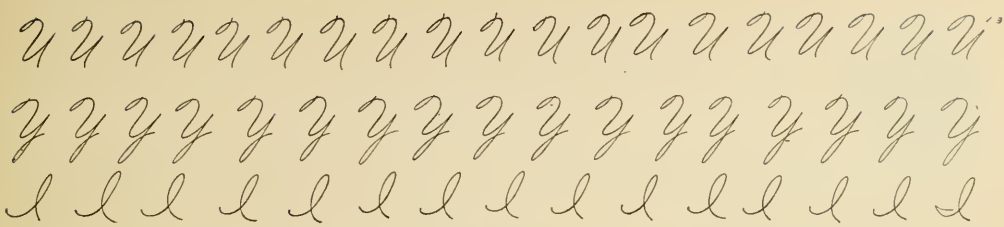


Plate 25

The upper part of *U* and *Y* are exactly alike and you should try to make them alike. The *U* is often finished with a loop but I don't care to tolerate that style at the present time at least, for if you make a loop in the *U* it is more than likely that the practice would become general and destroy the good qualities you have already gained. It is not our aim to see how many different styles we can manufacture but to see how well we can master one simple set of practical letters. In making the *I*, make the right curve first, beginning on the line and cross the lines about one-third the height of the letter. The connecting line may be used at all times if you choose to do so and is shown on the last letter.

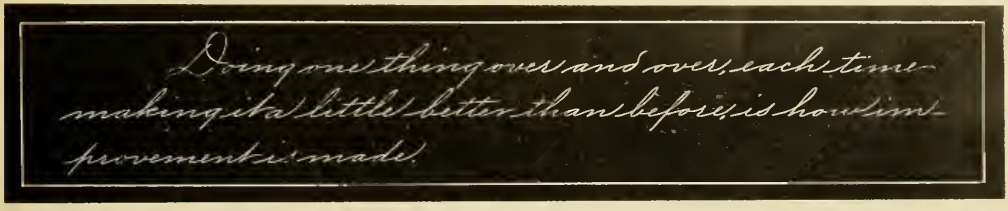
FROM A TO Z IN

Professional Business Penmanship

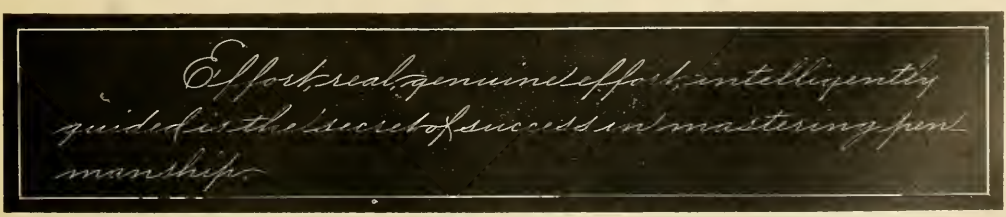
Becker's Business College — BY MR. S. M. BLUE — Worcester, Massachusetts.

WITH EDITORIAL COMMENT.

Care, after all, is the secret of success. It is true of mathematics, of spelling, of writing. It is true of larger things as well. You will do well to cultivate its acquaintance and acquire it as a habit. Stubbornness will give way to persistent carefulness, and so will awkwardness. No matter, therefore, how stubborn your muscles may appear to be, care and continuous willing are sure to win a good hand writing.



The old, old ever true adage "If at first you don't succeed, try, try again," is as applicable to learning to write as to learning anything else. Watchfulness of details, determination, and aiming to do a little better each time are the real secrets, if there are any secrets, of learning to write well. To write well — to write better than the average, should be your ambition. And it is one you can realize in a comparatively brief time if you will to do it.



Intelligent effort, not any common effort, is the price of excellence in penmanship as in any and all worthy arts and accomplishments. If this were not true, every one would write well and it would be too common to be valuable. A good hand-writing means much, therefore, in dollars as well as in effort. It is an investment and an asset which brings returns all through life.

Lessons in Ornamental Penmanship

T. COURTNEY
STRAYER'S BUSINESS COLLEGE,
WASHINGTON, D. C.

Specimens for Criticism should be sent to the Criticism Editor by the first of each month.

Lesson No. 1

The aim of these lessons is to give those students who have thoroughly mastered a good business hand an opportunity to acquire some skill in the more artistic and accurate style—ornamental writing. The author will endeavor to be logical in his treatment of the subject and *truthful* in his statements. He will endeavor to state *facts* rather than *theories*.

In presenting the capitals, a number of different forms of the same letter are sometimes given—some highly ornamental and rather intricate. The purpose of this is that sufficient material may be presented to interest not only the beginner but also those who have already acquired some skill in this style of writing and wish to further perfect themselves in an off-hand, flourished style.

The student should bear in mind that the only way to secure satisfactory results is to master each step of the work thoroughly before taking up the next. Only dissatisfaction and failure can result from skimming over the work in a slip-shod manner. Therefore, if you start on this work, I would earnestly ask you to follow instructions, work hard and "stick by us" to the end. If you will do this, your efforts will surely bear fruit.

MATERIALS. You must have the best materials for this work. If you cannot get your supplies at your dealer's, the publishers of this paper will supply you with the very finest at a moderate cost.

You should have an oblique penholder, properly adjusted, and some fine, flexible pens. Gillott's 604 E. F. or Zanerian Ideal are very good pens for the beginner; but after a fairly light touch has been attained, use Gillott's Principality No. 1 or the Zanerian Fine Writer.

Your ink should be either an India ink, like the Zanerian India Ink diluted, or Arnold's Japan. However, any black ink will do for general practice, but do not attempt to use writing fluid.

Your paper ought to be the wide ruled variety, with lines a half inch apart. It should have a hard, smooth, but not a heavily glazed surface.

POSITION AND PENHOLDING. The position should be the same as in business writing. Sit squarely facing the table with chair far enough away so that you can lean forward, bending the body at the hips. The penholder should cross the second finger above the root of the nail, at or near the first joint.

The sides of the fingers should all touch each other. The fingers should be bent well under the hand, allowing the hand to rest on the first joint of the little finger. The holder should cross the first finger at the last joint or a little before it.

MOVEMENT. Of course you are thoroughly familiar with the arm movement as used in business writing. At any rate you should be, if you are going to make a success of these lessons. For capital letters I use either the arm movement or the whole arm movement. Some penmen prefer the former, some the latter. I believe, however, that the vast majority of the finest penmen use more or less whole arm movement. However, I know many fine penmen who never use it. I use whole arm movement in nearly all of my capital letters, unless I wish to make them very small. In the whole-arm movement the arm does not rest on the muscles of the forearm, but is raised so that it clears the paper, the hand still resting on the first joint of the little finger. The hand rest is retained as in business writing, but there is no arm rest. This gives great freedom of motion, because it removes the restriction of the arm rest.

Some penmen seem to consider this movement hard to manage, but I have not found it so. For years I used nothing but the arm movement—the so-called "muscular"—but later I mastered the whole-arm movement and now use it more than I do the other.

Instructions for Copies

The first copy is the direct oval, sometimes used as an *O*. Get it well rounded at the top and bottom. The heaviest part of the shade is about half the slant height. Strike out boldly with a deliberate and rather quick motion. *Do not let the fingers move a particle.* All the motion on capitals is from the arm alone.

Second line is the simplest form of the reverse oval principle. The turn at the top should be broad, thus keeping the small oval at the top well separated from the main stem. The shade is low, the heaviest part being on or just above the base line. Do not get the shade high, neither get it so low that the principle looks stubby.

The third line is very similar to the second, being the same principle with a slightly varied starting oval. Aim for parallel lines.

The fourth, fifth and sixth lines are other variations of this principle. Notice that the starting ovals are *horizontal* while the body of the exercise is on the regular slant.

The seventh line is another principle used in a number of letters, and is more difficult than any of the preceding. It starts with a horizontal oval and ends with a low shade. Be careful not to get a loop in the top of it.

In the next plate the first line is like the last preceding, except that it starts with a double oval with parallel lines. Next we have the capital stem, which finishes the principles. These principles must be practiced over and over and over again until you can see them in your dreams, because they are the exercises which enter into all of the capital letters.

If you have thoroughly mastered these principles, you are now ready for the capitals. The two down strokes of *O* should be parallel, and the letter ends with a horizontal oval half above and half below the base line. The body of the *A* is only about half as wide as *O*. Two styles of finishing oval are given, the horizontal and the round. The *A* is not closed at top. Be careful on all of these letters and exercises that the inside of the shade is well curved. The second style of *C* is usually considered the more artistic. Note the position of the shade. The body of *D* is quite like the *O*. The small loop on the line is not horizontal but on the main slant. The sharp point of the first part should not be nearly so high as the second part or body.

Every Professional Penman and Teacher

Should be a subscriber to the Teachers' Professional Edition of the Business Educator, **because each number** contains one or more articles upon the subject of **Penmanship,** which, because of their length and the crowded condition of the Students' Edition, we are unable to present in the latter, and because these articles are being written for the teacher.

Hansam's article, No. 1, "The Making of a Penman," which appears in the September Professional number, is alone worth the price of a year's subscription. And you will surely want to follow him through article No. 2, into the one, "Fine Art of Shading."

Then there are the articles on "Graphology" by the able writer and well known author upon character in handwriting, Miss Mary H. Booth of Philadelphia; surely you will want to read them.

We can change your subscription from the Student list to the Teachers' by payment of difference between the 75c rate for the Students' edition and the $1.00 rate for the Teachers' edition.

EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

A Fresh Start and a Right Start

This is the time of the year when most teachers return from their vacations and begin anew their labors of love and for lucre. And happy is the teacher who can truthfully say that his labors are of love as well as for gain. For no one should be a teacher who does not *love* to teach. Of all the professions, teaching is probably the most helpful, healthful, progressive and independent. It is not a monied profession, but it is not without wealth. For money is not the only value or measure of value. The clear conscience, the appreciative mind, the helpful inclination, the lifting disposition, are each and all values the possession of which far outweighs the passion for and possession of mere money.

The true teacher, therefore, loves to labor in the interest of those under his tuition as well as for the monthly wage, which as a rule, is used in the service of those dependent upon him for support and the many things which go to make up complete living.

And to those now entering upon the year's labor, we would say, cultivate the habit of cheer, of encouragement, of helpfulness. Anticipate no trouble, expect no discouragement. Fill your mind with kind words, loving sentiments, and energetic yet calm resolves, and the year shall be full of blessings and rewards for you and yours.

The Profession's Outlook

The outlook for penmen, commercial teachers, and private school proprietors was never better. With general prosperity, due to splendid crop returns and other peaceful conditions, the outlook is most encouraging indeed.

But the immediate future is full of promise not alone because of these material evidences of good times. There are other reasons why commercial teachers are employed, and at good wages.

The chief of these reasons is that commercial education is in demand. And this demand is not due solely, nor perhaps chiefly, to the mere fact that commerce is now King, but rather to the fact that it is proving its worth in the field of general education.

The old education has been outdistanced by the new, and commercial education is a part of the new, and no small part either. For, as the years pass, it grows proportionately faster than any other, unless it is electrical education, which, for the present, is unprecedented.

Commercial training is therefore not a mushroom growth to meet expanding commercial conditions, but an education as valuable and as needful as any other.

The improvement and increasing number of both public and private schools for commercial training demands better teachers as well as more of them, hence the improved outlook for those engaged in the work, whether as pupil, teacher, or proprietor.

This will continue indefinitely. The outlook is therefore encouraging, and we bid you all prosperity and happiness in proportion to your appreciation and capacity to use and enjoy.

Concerning The 1904-5 Federation Reports.

If you are a member of the National Commercial Teachers' Federation this will not interest you. If, however, you are not a member, you will doubtless be interested in knowing what was said and done there. Everything concerning these two great Chicago conventions has been published in two splendid reports, a few copies of which remain on hand and may be had, if ordered together, for but $2.63, postage prepaid, the regular price being $4.00. At this price, to receive prompt attention, orders should be addressed to C. P. Zaner, Columbus, Ohio.

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LAW, Wm. C. Sprague, Detroit, Mich., Sprague's Correspondence School of Law.

TYPEWRITING, A. C. Van Sant, Omaha, Nebr., Van Sant's School of Shorthand.

HISTORIAL, F. E. Vaughan, 203 Broadway, N. Y.

PEDAGOGY, Chas. T. Platt, 1201 Washington St., Hoboken, N. J.

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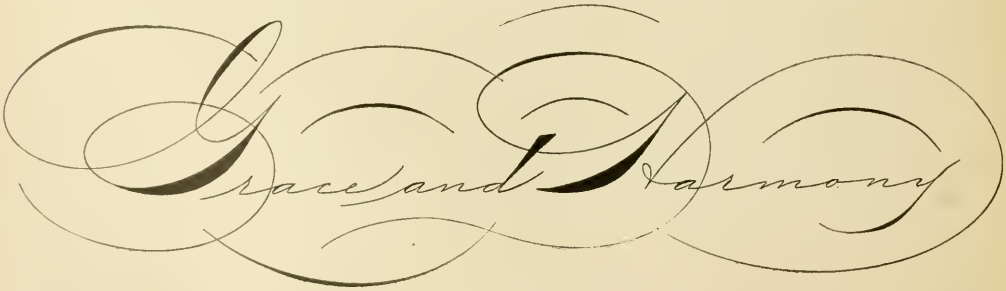
AN EDITORIAL IN CURVES ON GENTLENESS AND GOOD-WILL.



EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editoral frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

Appreciation and Announcement

Six years ago when the publishers of THE BUSINESS EDUCATOR decided to enlarge the scope of the Journal, adding the Department of Business Education, they saw the need of some one of wide acquaintance, experience, and special literary ability to aid them in evolving a journal in keeping with the growth and demands of Commercial Education. In casting about for ability the one person above all others who seemed specially qualified to aid in its development was Mr. E. E. Gaylord, who has so ably served as Associate-Editor, and who has raised the standard of this class of journalism to a higher plane than it heretofore occupied.

For six years he has worked earnestly for the success of THE BUSINESS EDUCATOR. At first we hoped to enlist, in time, his entire energies and interest, but within the last three years he has developed an enterprise of his own, The National Commercial Teachers' Agency, which has grown to such unexpected and unprecedented proportions that he found it a growing burden to edit the Departments of THE BUSINESS EDUCATOR, as he desired; and he has felt that he ought to give his best efforts to the many teachers and school officials who, in increasing numbers, are depending on him for assistance.

It has been agreed, therefore, that, while Mr. Gaylord will continue to give us the benefit of his support and advice and will contribute to our columns as time and opportunity permit, he will discontinue his services as Associate-Editor.

It is not without regret, therefore, that we part with the Associate-Editor's services, for the past six years have been singularly short, successful, and free from discord, distrust, or disagreement.

The Departments, which has become so important a feature of our Teachers' Professional Edition, will be continued, with the very best editorial assistance obtainable, and our hosts of professional friends may be sure that we shall hold our hard-won position at the head of the journalism of our profession.

We hereby pledge our best energies and motives in behalf of our profession through the medium of publication, and we solicit a continuation of your good endeavors to make THE BUSINESS EDUCATOR a fit representative of our calling.

THE PUBLISHERS.

What Brand?

A reader of THE BUSINESS EDUCATOR recently enquired of the Editor: "Are you not a shorthand writer? It runs in my mind that I have heard some one say that you wrote shorthand. Please let me know if you write, and what brand you are now using."

In other words, am I guilty or innocent? Well, both; a sort of mixture, you know, and they do say there's nothing so bad — so undoing and demoralizing to one's equilibrum as a mixture.

First, I'm "guilty," once upon a time having studied and taught shorthand, but it being a Cross rather than a cheerful system, I abandoned it because I wasn't built on shorthand principles.

Second, I'm "innocent," having forgotten all and more than I ever knew about shorthand. I'm therefore like a reformed drunkard or a converted sinner; better than innocent. "I've been through the mill" and you therefore can't tell me "nothing" about any thing.

As to the "brand" I am using when I write for the printer (which sometimes means for the devil), it comes as near being bob-tail longhand as anything I know of unless it is longtail shorthand.

But as to the other "brands" I take inwardly and otherwise, I hesitate to talk publicly. As yet I have not found it necessary to import "Kentucky Dew" to either keep my spirits up or the kinks out of my longhand. "Adam's Ale," direct from above, somewhat chilled by "hard" water which costs thirty-five cents a hundred during hot weather, with a lemon stick in it now and then, is my usual beverage. Occasionally I partake with my convivial neighbors, of some home-made concoctions brewed from elderberry bloom or the blood of grapes, but as yet I have not "seen things" except when visiting our numerous "zoos" and circuses, or the woods where the creapy things have ever haunted and hindered my pleasures.

Now then, my inquisitive and good friend, I hope you are "wise" on the shorthand brand as well as on the brand of faith that is in my beverages. Peace be to thy slumbers, and may thy brands be as innocent as thy questions.

An Extract

from Col. Geo. Soule's address delivered at the Golden Anniversary and Commencement Exercises of Soule Commercial College, New Orleans, La., June 29, 1906.

AN AGE OF TECHNICAL EDUCATION.

This is eminently and necessarily an age of technical education. The area of knowledge is now so vast, the circle of science is now so large, the professions and occupations of man are now so diversified that no one in a lifetime can, by experience or study, or by both, learn all. The most that can be done is to acquire proficiency in one department of learning. And hence the need and the wisdom of every man preparing for some particular trade or profession. As every planet and every sun constituting the unnumbered world-systems that inhabit infinite space, has each a specific function to perform in the great universe of God, so every man, as he moves in his orbit among the constellations of men, has some distinct line of labor to which he devotes his time and his capacities. Hence, again, the necessity and the advantage of the Technical Schools and Colleges, to prepare men for special lines of service.

To deny the advantage and necessity of the Medical School training for the physician, or the Law School for the lawyer, or the Theological School for the clergyman, or the Engineering School for the engineer, or the Military School for the soldier, or the School of Mines for the metallurgist, or the Manual Training School for the mechanic, or the Art School for the painter and sculptor, would be a denial of well known facts, an unpardonable libel on the civilization of the Twentieth Century, and an evidence of a mind incapable of discernment or comprehension.

And thus, as the above named schools stand to the science, the profession or the trade for which they prepare,

SO STAND THE HIGH-CLASS BUSINESS SCHOOLS

to all classes of business men, because all classes require in their respective lines of business, as a supplement to their profession or trade, some knowledge of the customs of trade, the laws of business, of contracts, of commercial paper, of insurance, of finance, of partnership, of corporations, of agency, of rights and remedies, of exchange, of accounting, etc.

(*Continued on Page 30.*)

LESSONS IN

Practical Arithmetic

W. E. WHITE

VICE PRES. GEM CITY BUSINESS COLLEGE, QUINCY, ILLS.

LESSON I.

We hear a great deal nowadays of correct English, literary English, business English, etc., implying at least that there is a difference. It is conceded that it must all be correct, no matter which classification it falls under, that is, it must all measure up to the established rules or principles of English grammar. When one becomes adept in the use of the various idioms and phrases in use in the different departments of industry his powers of expression are greatly enlarged, and he uses the language with ease and precision.

So it is in mathematics, the general principles may be well understood, and yet the person may have but little power as a practical mathematician, and hence his knowledge of the science of numbers is of but slight benefit to him.

The practical applications of arithmetic are almost without limit, but in the articles to follow I shall confine myself to those that concern the business man rather than to those that would be of interest to the scientist.

NOTATION.

Our present system of notation is so simple and so well adapted for expressing all kinds of numbers, no matter how great nor how small integral, fractional, or mixed—that it is a great comfort sometimes to compare it with some other system for the purpose of showing its superiority.

For this purpose I shall briefly compare the arabic notation, our present system, with the roman notation, which we see in use to a limited extent to this day, on dials and for numbering chapters, paragraphs, etc., but it is difficult to conceive how practical computations could ever have been made with a system so difficult and inadequate.

ARABIC NOTATION.

The arabic system of notation uses ten characters or signs:

naught	one	two	three	four	five	six	seven	eight	nine
0	1	2	3	4	5	6	7	8	9

Beginning at naught, or zero, in the above line and advancing to the right each character represents one more unit than the character to its left. It is thus seen that nine units is the greatest number that can be expressed with one character. But the most important principle is yet to be explained. When written alone a character has but a single numerical value, but when written in combination in a number, each figure has a ranking value as well as a simple value. The ranks are named as shown in the following scale:

etc.	thousands	hundreds	tens	units	tenths	hundredths	thousandths	etc.
				0.				
				9.				
			10.	1				
			99	9				
		100.	01					
		999.	99					
	1000.	001						
9999.	999							

When a figure stands in the units' rank it expresses as many units as is indicated by its numerical value, but when a figure stands in the tens' rank at the left it expresses ten times the value that the same figure would indicate were it written in units' rank. A figure standing in hundreds' rank has ten times the value of the same figure standing in tens' rank and one hundred times as much as though standing in units' rank. By advancing to the right of units' rank instead of to the left, a figure standing in the tenths' rank has but one-tenth the value of the same figure standing in units' rank, and the same figure moved to the hundredths' rank has one-tenth of the value it had in the tenths' position and one-one hundredth of its value in units' position. This is the *decimal* principle of our present system of notation.

All numbers, whether large or small, are formed by using one or more of the ten characters. Numbers from zero to nine inclusive are written with one character or figure; from ten to ninety-nine inclusive are written with two figures; from one hundred to nine hundred ninety-nine inclusive are written with three figures, etc.

From the above table it is seen that place values begin at the extreme right of every whole number and increase to the left in a ten fold ratio for the whole number, and decrease to the right in a tenth fold ratio for the fractional part of the number. Nine is the highest number that can be expressed in any order, and zero is the lowest.

8 =8 units.
80.8 =8 tens and 8 tenths.
808.08 =8 hundreds, 8 units, and 8 hundredths.
8080.808= 8 thousands, 8 tens, 8 tenths, and 8 thousandths.

Remember that the units' column is the starting point or guide line for determining all numbers, either whole or fractional. The decimal point is used in mixed numbers to separate the integral from the fractional part of the number. If a vacant order occurs between a filled order and units' column, a cipher is inserted to show there are no units for that order.

ROMAN NOTATION

The roman notation, while very ingenious, is crude and impractical for most purposes. Its chief fault lies in the fact that it uses a variable instead of a uniform scale of difference between the several characters, and no local value is given to the different signs when a number requiring several characters is written.

The roman system is based on seven single and six double characters as follows:

I	5	10	50	100	500	1000	
I	V	X	L	C	D	M	single.
4	9	40	90	400	900		
IV	IX	XL	XC	CD	CM		double.

In the double characters observe that the value of the left hand letter subtracts from the value of the right hand letter, thus IV is 1 before you reach 5, or 4.

Numbers are written by placing the characters expressing the greatest part of the number at the left, the next greatest part following at its right, then the next, etc., to the smallest part which is found at the extreme right. All numbers higher than thousands are expressed as thousands.

I =*one*.
II =*one* and *one*, or two.
III =*one* and *one* and *one*, or three.
IV =*one* "before" *five*, or four.
V =*five*.
VI =*five* and *one*, or six.
VII =*five* and *two*, or seven.
VIII =*five* and *three*, or eight.
IX =*one* "before" *ten*, or nine.
X =*ten*.
XI =*ten* and *one*, or eleven.
XII =*ten* and *two*, or twelve.
XIII =*ten* and *three*, or thirteen.
XIV =*ten* and *four*, or fourteen.
XV =*ten* and *five*, or fifteen.
XVI =*ten* and *six*, or sixteen.
XVII =*ten* and *seven*, or seventeen.
XVIII =*ten* and *eight*, or eighteen.
XIX =*ten* and *nine*, or nineteen.
XX =*ten* and *ten*, or twenty.
XXX =*ten* and *ten* and *ten*, or thirty.
XXXVII =*thirty* and *seven*, or thirty-seven.
XL =*ten* "before" *fifty*, or forty.
XLVIII =*forty* and *eight*, or forty-eight.
L =*fifty*.
LX =*fifty* and *ten*, or sixty.
LXVI =*fifty* and *ten* and *five* and *one*, or sixty-six.
MCCXXXIV =1234
MMMCDXII =3412
MI =1001
$\overline{\text{VIII}}$DCCCLXXXVIII =8888
$\overline{\text{M}}$ =1000000
MCMVI =1906

Orders above thousands are expressed as so many thousands, thus one million is written as one thousand thousands, $\overline{\text{M}}$. The system does not express fractions.

A bar over a character or expression multiplies the part of the number thus marked by one thousand.

The simple signs I, X, C, and M, are doubled to double their value, and trebled to treble their value; they should not be used more than three times in one number.

V, L, D, and the six double signs are not doubled, because

VV	=X	IVIV	=VIII	XCXC	=CLXXX
LL	=C	IXIX	=XVIII	CDCD	=DCCC
DD	=M	XLXL	=LXXX	CMCM	=MDCCC

The scale is as follows:

I =1	IV =4	V=5	IX =9
X =10	XL=40	L=50	XC=90
C =100	CD=400	D=500	CM=900
M =1000			

If any one doubts the superiority of the arabic over the roman system of notation of numbers, it is only necessary for him to attempt to add, multiply, or to perform any simple calculation by the roman plan. The difficulties encountered will convince the most skeptical. The system is shown merely for comparison.

Department of English

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Introductory.

In accepting the invitation of the editors to prepare a series of articles for this department of THE BUSINESS EDUCATOR, I did so reluctantly, for I fully realize that English is a difficult subject to handle in business college work. Many of the young men and women who come to us have only a limited knowledge of English, yet they too often feel that any further study of the subject is a waste of time. Then, too, they often have a dislike of the subject, due largely, I believe, to the fact that in many cases they have been taught only the principles of grammar without their proper application. Again, there seems to be a prevailing idea that English is of secondary importance, that bookkeeping, arithmetic, etc., form the basis of a business education. How, under such conditions, can a teacher get results? By arousing enthusiasm. But how can this be done? By reading articles bearing on the subject from the educational papers, by telling them of instances that have come under your observation wherein persons either have lost positions or have been unable to advance because of a lack of knowledge of the subject, and by any other means at your command.

As a majority of errors are caused by (1) failure to make the verb agree with its subject, (2) failure to make the pronoun agree with its antecedent, (3) the use of the perfect participle of irregular verbs without the proper auxiliary, (4) the use of the wrong case form of the pronoun, (5) the use of the objective case forms of nouns and pronouns before verbals, (6) errors in the formation of the possessive case of nouns and pronouns, (7) the use of adverbs in constructions that requires adjectives, and vice versa, it is important that these phases of the subject be given thorough treatment, after which any remaining time can be profitably devoted to other phases of the subject.

To understand a subject one must study its rules and principles. But rules and principles are of little value unless the pupil is taught to apply them. How, then, can the application of the rules and principles be taught? First, by filling out incomplete sentences, stating the rules and principles followed in selecting the parts thus supplied; secondly, by requiring the student to write letters and conversations exemplifying specified rules and principles. The first method we shall illustrate in this article, and the second in a following article.

Grammatical Construction

Concord of Subject and Verb.

ARTICLE I.

Rule.—A verb agrees with its subject in number and person.

Special rules:

1. A compound subject whose parts are connected by *and* requires a verb in the plural number.

Examples: Time and tide *wait* for no man. Industry, energy, and honesty *are* essential to success.

Exceptions:

1. When the connected subjects are but different names for the same person or thing, or when the subjects name several things taken as one whole the verb must be singular.

Examples: My old friend and schoolmate *is* in the city. Bread and milk (meaning one kind of food) *is* good for children. To rise and retire early (meaning the habit) *is* good for one's health.

2. When two or more singular subjects are preceded by *each*, *every*, or *no*, they are taken separately and require a singular verb.

Examples: Every man, woman, and child *was* pleased with the lecture. Each book and paper *was* found in its place.

3. When one of the subjects is affirmative and the other negative, the verb agrees with the affirmative and is understood with the other.

Examples: Our own heart, and not other men's opinions, *forms* our true honor.

Note.—In constructions of this kind two propositions are implied, viz: "Our own heart forms our true honor," and "Other men's opinions do not form our true honor." The verb agrees with the affirmative proposition and is understood with the negative.

4. When the subjects are emphatically distinguished, the verb agrees with the first and is understood with the second.

Example: Time, and patience also, *is* also needed.

II. A collective noun takes in the singular number when the collection is thought of as *one* whole; but when the individuals in the collection are thought of, it takes a verb in the plural number.

Examples: The crowd *was* composed of men of every class. The public *are* often deceived by false appearances.

III. When a noun in the plural is used to denote a whole, a unit of some sort, as the title of a book, a sum of money, etc., the verb may be in the singular; as, Plutarch's Lives *is* a good book. Five hundred dollars *was* spent. Maxwell.

IV. When a singular noun is modified by two adjectives, so as to mean two distinct things, the verb is in the plural; as, moral and physical education *are* both necessary. Here *education* must be regarded as understood after *moral*. Maxwell.

Read correctly the following sentences, and give reasons:

Five dollars is-are too much. The committee was-were unable to agree. John, and his brother also, is-are going. The wife and mother kneels-kneel in prayer. Diligent industry, and not mean saving, produce-produces honorable competance. Not a loud voice, but strong proofs, bring-brings conviction. Neither wealth nor wisdom is-are the chief thing. Every man, woman and child was-were alarmed. The greater part of the audience was-were pleased. A committee was-were appointed to inquire into the matter. Neither his vote, his influence, nor his purse was-were ever withheld from the cause in which he was engaged.

These exercises are not exhaustive; they are given merely to illustrate one method of exemplifying the rules. With a duplicating apparatus any teacher can arrange work along this line to meet his particular requirements.

A Word From San Francisco

From a letter dated July 22d, from C. S. Rogers, who has been re-engaged with Messrs. Howard and Weaver, of the San Francisco Business College, we take pleasure in quoting the following: "I arrived here one week ago, and have found plenty to do on my return. The San Francisco Business College is really beginning to prosper again and promises to do about as well as ever. Of course, the school at first will not be as large as it was, but I am sure we will get all we can seat in our present quarters. Night school, I believe, will be better than ever. Surprising to say, the demand for office help here now is almost unprecedented, due to the fact that most of the clerks and stenographers left, and the various lines of business are starting up again. There is plenty of work and money here, and all seem to be getting along fairly well.

"I had a good time at my home in Missouri, and I enjoyed my trip very much to Boston."

We know the entire profession will rejoice in the good news contained in the above, and all wish our brethern on the Pacific coast success commensurate with their recent calamity.

PRINCIPLES AND PRACTICE IN

Bookkeeping and Accounting

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"Bookkeeping a Record."

The aim of the writer in preparing this series of articles on "Principles and Practice of Bookkeeping" is to present to the readers of this journal various features of the subject with which every commercial teacher has to deal in the class room. We invite the fraternity in general to join in the discussion of the various topics presented and to suggest others for consideration, the ultimate purpose being mutual help.

Once a well known publisher submitted to me for criticism some advance sheets of what proved to be a most popular work on bookkeeping. I criticized them surely enough; but when I made my report he made it known to me in no unmistakable terms that while he appreciated my energetic and successful efforts in tearing down, I had failed in my conception of his wishes and in fact had failed in my conception of true criticism. What he wanted then is what every one in like relation needs now, defects pointed out to be sure; but also, in addition to this, the offering of something better. This incident is cited because it illustrates the tendency of us all to grow wonderfully active in finding fault with the efforts of others, and then sweetly rest from our labors. Speaking frankly, if the readers of this paper have anything to offer for the *good* of the profession, please let us have it, and we shall be glad to find room on this page for it, but the space is too much crowded to find a place for the chronic kicker.

The feature I wish to present first is "Bookkeeping a Record." In many text books we read that bookkeeping is a systematic record of business transactions. This definition, while technically correct, is absolutely meaningless to the beginner, and indeed, if we are to judge from much that is exhibited in the textbooks of the day, it seems to be likewise meaningless to many of the writers on the subject. I wish it understood, however, that I am not criticising the definition but rather making a plea for a broader and more practical conception of it on the part of both teacher and pupil. I do think, however, that in a definition the purpose of that which is defined should at least be suggested

I endeavor to show a pupil almost at the very beginning of the course that bookkeeping serves at least two very important purposes in the world of business. First, it enables a man to ascertain what he has gained or lost during a specific period without closing out his business and converting his belongings into cash. Second, and more important one, that it furnishes the business man current information which enables him to more successfully conduct the affairs of his business. In enlarging upon the these two purposes, the whole field of accounts gradually opens up.

If the purpose of bookkeeping were simply to ascertain the gain or loss in business for a certain period then it would be necessary to keep only such limited records as would give this information, and this any person of ordinary intelligence and most meagre training could very readily do.

Every progressive business man desires of course to know the amount of his net gain or loss, for any period under consideration; but, if this information is to be of any value to him in the future prosecution of his business, it must be presented in such way as to allocate losses and gains to the various departments of his business, that he may the more intelligently work in the future to enlarge those departments which are otherwise. Herein lies the second purpose previously noted. The success of a business is due more to the degree of skill with which this purpose is wrought out in the office than to any other feature in the progress of a competitive business.

In later issues of this journal we shall discuss these purposes in greater detail. What I wish especially to accomplish in this section is to impress upon the fraternity the importance of a complete *historical* record of every business transaction. The need of this in the office is strongly emphasized by the increasing practice among business men of employing experts to periodically review the work of the regular bookkeeper. The tendency in our commercial teaching is toward a too meager detail—leaving much for the memory of the bookkeeper or the imagination of any one else who may be engaged to make an audit.

The first important element in the history of any transaction is its date, and I have found it extremely difficult to train the pupil in the habit of dating every transaction recorded and all documents received and issued. Indeed it is surprising how many practical bookkeepers are habitually negligent in this most important detail. Every page in every book and every paper of every description which is deemed worth preserving at all should show in a conspicuous place its full date—year, as well as month and day. Following its date there should be written a complete description of the transaction, brief if possible, but clear withal —so clear that the nature of the transaction cannot be mistaken.

Much of the history of transactions may be found in correspondence with customers, a duplication of which may be considered useless. This suggests another phase of the subject and emphsizes the necessity of a well formed habit on the part of every bookkeeper of filing such data, and in such way as to be available in support of any entry in question. In short, let us train our students to feel that bookkeeping in its highest degree of excellence must be both technically and historically unassailable.

In conclusion, I submit for solution one of the questions set at a C. P. A. examination in New York. In your solution please give special attention to the explanatory matter accompanying each entry. We will publish in a future issue one of the best solutions received:

A & B were partners, sharing losses and gains equally. At the termination of their partnership December 31, 1905, their balance sheet showed the following:

RESOURCES		
Plant		$15,400.00
Inventory		36,000 00
Accounts Receivable		28,000.00
Cash in Bank		5,600 00
		85,000.00
LIABILITIES		
Creditors		$30,000.00
Bills Payable		10,000.00
A's. Capital	$30,000.00	
B's. Capital	15,000.00	45,000.00
		85,000 00

They sold the business to X, except cash in bank, for $30,000.00. Make final adjustments and closing entries—each partner withdrawing the amount of cash due him.

Direct all communications concerning these answers to the Editor of this department of THE BUSINESS EDUCATOR.

DEPARTMENT OF

COMMERCIAL LAW

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Landlord and Tenant.

NOTICE TO QUIT.

In determining what, if any, notice to quit is necessary, reference should be had to the terms of the lease.

When the lease fixes a time for the termination of the tenancy, no notice to quit is necessary.

Where the lease is for an indefinite time, notice to quit is required, unless otherwise agreed upon between the parties.

The statutes in most of the states fix the length of time notice is required to be given where the parties have not in the lease agreed as to the notice; the statutes of the state in which the property is situated should therefore be consulted.

Indefinite terms arise either from the fact that the lease itself sets no limit to the term, or from the fact that one who has held under a lease made for a fixed term, holds over into another term without the consent of the landlord, becoming in the latter case a tenant from year to year or from month to month, as the original lease was for a year or years or for a month or months.

Where the original lease provides for an indefinite period, it usually provides that notice must be given to terminate; if it does not so provide, then the law fixes the notice.

The law fixing the notice is the same for an indefinite tenancy as for a tenancy by holding over.

Where the term is from year to year, there must be a notice of at least six months before the end of the year, unless otherwise provided by statute.

In case of a tenancy from quarter to quarter, a full quarter's notice is necessary, and in case of a tenancy from month to month, a full month's notice.

It should be thoroughly understood that when renting by the year, even although the rent is payable monthly, one holding over his term is taken as a tenant for another year, and that where the original tenancy is for a quarter, even although the rent is payable monthly, the one holding over is held for another quarter.

If a notice is given to terminate a tenancy in ten days, when it should be a notice of a month, it is held that the notice will be good if the month is allowed to expire before taking proceedings.

A notice to quit is considered as waived if the landlord accepts rent that became due after the time set in the notice for the ending of the term.

One who has a mere license is not entitled to notice.

A licensee is one who may be removed at any time at the pleasure of the owner, even although in some cases the owner would be liable for action for damages for breach of a contract of which the license is a part.

A person who occupies premises as an employee of the owner and whose occupation is in furtherance of his employer's business, is a mere licensee. Instances of this are managers of hotels, keepers of toll-gates, employees of mining companies living in the company's cottages, an employee on a farm, even when there is an agreement to work a farm by shares, desk room in another's office, guests in a hotel, boarders in a boarding house, roomers or lodgers.

This is not saying that there may not be a tenancy of a single room.

In general, however, when the landlord resides on the premises, cares for the rooms and has a general control of the premises, there is no tenancy. The relation of landlord and tenant must exist.

Where the owner of the premises has deeded them away, the purchaser should, on giving notice, notify the tenant of a change of ownership.

Where the tenant is in possession under a contract of purchase which he does not fulfill he is not entitled to notice to quit.

Notice to quit is not invalidated by a mistake in the christian name of the tenant, if he or his family on receiving it understood it to be intended for him.

When a term ends at midnight, April 30th, a notice that the tenant quit on May 1st is good.

A tenant who denies his landlord's title and asserts ownership to the property himself, is not entitled to notice.

Landlord and Tenant.

TAKING POSSESSION. LOYALTY TO THE LANDLORD. DUTY OF LANDLORD TO PROTECT THE TITLE. TENANT'S OBLIGATION TO PAY RENT.

Possession in law of an unoccupied building is given when the landlord delivers the tenant the key and the tenant accepts it.

If at the time of the making of the lease the landlord is in possession, he is liable to damages for refusing to deliver possession at the time agreed on.

If the property is occupied by some one other than the landlord and by the landlord's assent, the landlord is liable the same as if he were himself holding possession. The same is true if the person who has possession has a legal right to be there.

It is not so clear as to the landlord's liability, where the persons occupying the premises are intruders or tenants holding over. In such cases it is said that the landlord has done all that he is legally bound to do when he gives the tenant the right to possession, and that he is not bound in law to put the tenant into actual possession. This throws upon the tenant the necessity of getting possession for himself, and seeking his damages from the persons who are unlawfully holding possession. The result of this is that the tenant under such circumstances cannot throw up his lease and refuse to pay rent because the landlord does not put him into possession. Something to remember, therefore, is the suggestion that in making a lease to begin at a future time, it should be seen to that the landlord agrees to put the tenant into possession. Then if there is any failure to do so, the landlord is liable.

Another general principle of the law of landlord and tenant is that the tenant cannot deny his landlord's title, that is, he will not be permitted in a court to maintain that the one who put him into possession did not have good title at the time. This does not mean that if the landlord parts with the title afterwards, a tenant cannot defend in a suit by the original landlord for rent, on the ground that this landlord has parted with the title, and was not entitled to the rent.

Should the tenant deny that the landlord had title when he put him into possession, his denial will be considered as good ground for forfeiture of his lease. In such a case the landlord can take measures at once to put the tenant out.

If the landlord's title is attached by a third person, as where the third person claims a title to the property and a right to the rents, the tenant should at once notify the landlord and call upon him to defend his title; that is all the tenant is required to do. If the landlord then fails to defend, and the party suing and claiming title gets a judgment, the tenant may then regard the latter as the true landlord, and he will be protected in paying to him the rents.

The landlord is not bound to protect the tenant's possession against the acts of tresspassers or wrong doers, except when the title is involved in legal proceedings.

This rule prohibiting the tenant from denying that the landlord had title at the time he made the lease, extends to every sub-tenant.

A tenant cannot assert an outstanding title which he has bought in as against his landlord. The foundation of this rule lies in the fact that the tenant by his possession acquires an advantage which is given him by his landlord. If a tenant sets up a title against his landlord he may be ejected without notice to quit. A tenant in possession, compelled to buy up a mortgage in order to protect his possession, will be protected against the landlord until he is reimbursed.

It is held that where a tenant, without notifying his landlord, purchased

the premises at a foreclosure sale, the presumption was that he purchased to protect his possession, and that the landlord may redeem. The tenant cannot extinguish his landlord's title by purchasing a title adverse to his landlord's.

If, after a tenancy is commenced, the tenant acquires a right adverse to his landlord's, he is bound to surrender possession before he will be permitted to assert that right. Then, after surrendering possession, he may sue and recover back the possession upon showing a better title in himself. A tenant in possession cannot gain a title adverse to his landlord through a sale for taxes levied during the time the tenancy existed. Where the tenant agreed to pay the taxes, but neglected to do so, and the land was sold, and the tenant purchased, it was held that he could not hold the property against the landlord. The rule that a tenant cannot show an outstanding title against his landlord, does not apply to a case where the title of the landlord has expired or has otherwise been extinguished since the creation of the tenancy.

When a landlord sues for rent, it is a very common thing for the tenant to put in the plea that he has not paid his rent because the landlord has not made repairs as he promised, or that the landlord owes him money on another account.

Where the landlord has agreed to repair, and does not do so, it is no defense in an action to recover the rent. The tenant's remedy in such case, is an action on the landlord's agreement to repair, or, he may set off or counter-claim his damages; or he may make the repairs himself, on failure of the landlord after a notice, and deduct the cost from the rent; or he may abandon the premises, provided he does so at once after the default of the landlord.

It should be understood that in a suit brought by the landlord to regain possession because of non-payment of rent, a tenant cannot use such matters by way of defense, in other words, the tenant is bound to pay the rent, or to move out of the premises. The payment of rent is a necessary prerequisite to holding possession.

If the landlord is himself a tenant, and the sub-tenant is threatened with being turned out because the principal tenant has not paid the rent, the sub-tenant may pay the owner of the property, and this will amount to payment to his own landlord; and so he may even pay taxes, if necessary to save his possession or redeem from a mortgage foreclosure; and whatever he has to pay to save his possession may be regarded as a payment of the rent.

TO BE CONTINUED.

DEPARTMENT OF

TYPEWRITING

A. C. VAN SANT.

OMAHA, - - - - - - - NEBRASKA.

Typewriting

Typewriting is of such importance in the education of a stenographer that all institutions that undertake to teach it should use the best known methods of securing accuracy and speed.

What is known as touch typewriting is unquestionably the best method of operating a writing machine. One may learn to operate a typewriter without looking at the keys or on a blank keyboard and be a very poor or even a very slow operator.

The most important lesson given on a typewriter is the first one. The hands are naturally out of balance for this work. The first thing to be done in giving instructions on a typewriter is to properly position the student at the machine, carefully explain the manner of inserting the paper and taking it out, show him how to strike the keys and how to space between the lines and the words.

The position of the body at the machine, of the hands over the keyboard, of the arms at the side of the body, and of the eyes should be as carefully attended to as if the student were posing for a picture in the studio of an artist.

The first stroke of a student should be as nearly correct as the care of a teacher and the care and interest of the student can make it.

It is of the utmost importance that all the brain-currents, nerve-currents, mental and physical powers that participate in the act of typewriting should have proper direction in the first lesson If this lesson be correctly given, correctly understood, and correctly practiced by the student, the work of the teacher in helping to make a good operator is well begun. And if the student has learned the first lesson well and written it without an error he will have made a foundation of correct habits at the machine which will become a part of his existence.

But neither the student nor the teacher must relax the effort to keep on in the right way.

A wrong stroke in the early part of the work is a misfortune for the teacher and the student. If let alone or injudiciously instructed the student would begin his work with the first or possibly the second fingers of his hands. This would start the brain currents wrong, and tend to form a habit that would result in innumerable transpositions of letters and uneveness of stroke, and many other faults that would stand greatly in the way of ultimate success.

As before stated the hands are greatly out of balance for the work of typewriting. Just think for a moment what should be done in such a case. We can develop any set of muscles, and easily double their strength and activity by judicious training. Every movement of a muscle causes the expenditure of a certain amount of brain force and muscular power, and nature promptly supplies the waste and adds a little more material. It is this kind effort of nature that strengthens the arms of the blacksmith to meet the special needs of his occupation. It is that special effort of nature that strengthens us in brain and muscle for all the duties of life, and aids us in our development in any line.

To the thoughtful reasoner could anything be plainer than that the first training of the hand and brain in any line should be to secure the physical and mental power needed for the special work.

Balance is what we need. It was balance that made the greatness of Washington; balance that made the greatness of Lincoln. It is balance that must make the great typewriter operator.

It is motion-balance and brain-balance that brings skill in any line in which the hand and brain take a part. It is the proper training of brain and hand in the line of special necessities that makes the great penman, the great accountant, the great typewriter operator, or the great man or woman in any line of physical or mental endeavor.

The trained penman, the trained pianist, the trained elocutionist, the trained people in all lines have paid nature's price compliance with nature's conditions for all their successes in life.

The trained typewriter operator must pay nature's price for his success. He must first secure a balanced hand-action and correct brain action.

By patience and diligence in practice, striving always for accuracy rather than speed, one may hope to become a skillful operator.

THE STORY OF

Business Education in America

By FRANK E. VAUGHAN,

203 BROADWAY, - - - - NEW YORK.

No. 4—Something Doing.

As I said in June BUSINESS EDUCATOR, there were happenings a-plenty at the convention of the B. & S. International Commercial and Business College Association held in Chicago in July, 1865. Let us dig a few of these out of the published report.

Besides the 33 members answering the first roll-call, three others were voted in—D. R. Lillibridge, Detroit; M. J. Francisco, Harrisburg, Pa; W. P. Spencer, Geneva, Ohio—the latter present and taking part in the proceedings. Of the 37, Robert C. Spencer, Platt R. Spencer, Warren H. Sadler and Dr. Wm. M. Carpenter are still identified with business school interests. C. E. Cady gave up school work some eighteen years ago, and since then has been prominent as a public accountant in New York. When I saw him hanging to a Harlem trolley strap last Wednesday, a hale, wholesome, handsome personality, he didn't look a bit like a Patriarch of Business Education or anything else.

COURSE OF INSTRUCTION.

There was much debate over the formulation of a uniform course of instruction. Mr. Sadler, committee chairman, submitted a report recommending a uniform method of Initiatory Training "to be adopted and pursued at all the colleges." This stirred up a lot of talk, pro and con. Robert C. Spencer and others arguing against the practicability of the proposed scheme. Just what the proposed course was does not appear, but the matter was finally referred to the "Standing Committee on Course of Instruction," where it was allowed to sleep the sleep of the just. Mr. Packard, for another committee, offered these resolutions:

"Resolved, That we deem it advisable to commence the course of instruction with a practical illustration of the production and exchange of commodities and general business affairs, and that a committee be appointed to devise a plan for introducing such practice.

"Resolved, That we consider a practical department as indispensable to a thorough course of instruction; and intercommunication as the legitimate and most effective means of perfecting such a department."

Then, after a talk-fest in which everybody favored the idea, the convention appointed Mr. Packard to prepare at its expense "a complete system of practice to be used in the Colleges of the Chain."

SPECIAL LADIES' DEPARTMENT.

Apparently the "business woman" had arrived over forty years ago—though this is liable to shock some who regard her as a purely modern improvement. At all events this fine 41-year-old pamphlet bears concrete testimony to the fact that she had been regarded for some undefined period prior to that date as a good enough factor in business education to demand what the pamphlet calls a "Special Ladies' Department." But, truth to tell, evidently she failed to materialize in force sufficient to justify hiring special floor space for her segregation. Wherefore the gallant delegates, after solemn deliberation, sapiently let her down easy, as the following minute attests:

"On the subject of a "Separate Course of Instruction for Women," we have decided opinions. We are unable to see any reason why a course of study should be prescribed for women, differing from the regular course. If, as we assert and believe, the object of our disciplinary instruction is to impart a knowledge of Business, in its broadest as well as most minute application, we cannot understand why any person, male or female, seeking and paying for that instruction, shall be deprived of any important part of it through a strained sense of propriety. Our experience in this matter teaches us beyond cavil that women can comprehend the full bearing of a business transaction, and its appropriate record, quite as readily as men, and desiring to afford them the same facilities, we would most earnestly recommend that they be not, from any false notion of courtesy or propriety, consigned to a separate department. In accordance with these views, we offer the following resolution:

"Resolved, That we commend the discontinuance of Separate Ladies' Department, in the several colleges of the chain."

REDUCED RATES FOR OLD SOLDIERS

was another topic of timely interest. Profound sympathy was expressed for those returning from the great war, but the convention couldn't see the wisdom of making a "uniform" discount to such of them as might desire to enlist the offices of the B. & S. Chain in preparing them for civic responsibilities. It therefore

"Resolved, That we make such deductions to disabled and honorably discharged soldiers as each principal, from his own view of the case, shall deem proper and just."

NO CUTTING CORNERS.

There was some difference of opinion respecting the ethics of advertising "special inducements for club rates of tuition." Henry C. Spencer was practicably alone in defending this practice, frankly avowing that he was following it with good results at Poughkeepsie. My opinion is that he had the long end of the argument. Mr. Packard in opposition stated that he had "often contemplated" raising the price of tuition in his school to $100 a year, (It is now $180 for 40 weeks.) Finally a resolution discontinuing the practice was passed unanimously.

TELEGRAPHIC DEPARTMENTS.

The terrific struggle for the presevation of the Union, barely closed at the date of this convention, had created an immense demand for field telegraph operators. In some of these business schools, probably a majority, this demand naturally had ripened the department of telegraphy into much the larger end of the school's business. It is quite natural, therefore, that several pages are devoted to the discussion of this subject. Everyone who said anything at all on the subject—and most of them did—extolled with the utmost enthusiasm the featuring of this great branch of the commercial curriculum. Mr. Packard in particular waxed eloquent and brought up a lot of testimonials from the head of the great telegraph company in New York (parent of the Western Union.) He couldn't see how any properly constructed Business College man could look his wife in the face unless his school were equipped with a first-class department of telegraphy. I don't know how many years it is since the click of the key has been heard in the Packard School—certainly a good stretch back of 21 years ago, when I was there. In how many of these 33 schools have the departments of telegraphy survived?

NORMAL SPENCERIAN INSTITUTE.

Another notable feature of this historic convocation was an effort to establish what was to be called a "Normal Spencerian Institute of Penmanship." Reading between the lines, it would appear that W. P. Spencer, of Geneva, Ohio, went up to the convention of his own initiative (he was not then a member) loaded and primed with plans for the establishment of a National Penmanship Institute at Geneva, the old home of Father Platt R. Spencer. Truly a felicitious idea and a most commendable project. According to Reporter Packard "he also urged the matter very warmly from various points of consideration," and got these resolutions through the Committee (I can't bring myself to blue-pencil a single word:)

"Resolved, That business writing should be taught in all the colleges of the chain, not only as a specialty, but incidental to, and forming a part of, the commercial course.

"Resolved, That a Normal School of Penmanship should be established, that we may give to this branch of study more prominence and efficiency.

"Resolved, That this Normal School should be established at some point removed from the other Colleges, that it may not interfere with the local patronage of said Colleges, and that we may more readily patronize it.

"Resolved, That Geneva, Ohio, the home of the late P. R. Spencer, author of the Spencerian System of Penmanship, is the most desirable locality for the said Normal Spencerian Institute, provided suitable inducements be extended by the citizens of that town."

The members fell over one another in their enthusiastic approval of these sentiments, but, (perish the thought that any of them turned green under the gills at the menace of possible competition) the episode closed and was quietly interred, as we may see by this naive pronouncement.

"The points of difference between the members of Committee related to the basis of conducting the Institute, and led to a lengthy discussion, in which the members of the convention participated. On motion of Mr. Packard, the subject was postponed."

Not until a quarter century later did this fine idea of a broad national institute devoted purely to pen work, antagonizing no business school but supplementing the work of all, find virile expression in the birth of our beloved Zanerian College.

SPENCER AND LUSK MONUMENTS.

The convention performed an eminently graceful act of courtesy and appreciation in voting the sum of $3300 ($100 from each

(Continued on Page 26.)

PEDAGOGY AS APPLIED TO

Commercial Branches

CHAS. T. PLATT

1201 WASHINGTON STREET, HOBOKEN, N. J.

Pedagogy and Methodology.

From "Pedagog" (which originally meant "teacher of children," and which has acquired a contemptuous significance) is derived "Pedagogy," which has come to be accepted as meaning the "science of education" without regard to age of the individual. Some authorities ignore the word "Pedagogy," and prefer "Education" instead; this is true of Chambers Encyclopedia, in which one will look in vain for the heading "Pedagogy." But the thought conveyed by "Pedagogy"—teaching of children—appeals to me. We are all children—offspring—and are all from the cradle to the grave, amendable to the same methods of instruction. Herbert Spencer in his admirable work on "Education" says: "We may safely follow the method of nature *throughout*—may, by a skillful ministration, make the mind as self-developing in its *later* stages as it is in its *earlier* ones; and only by doing this can we produce the highest power and activity." And what is the "method of nature?" Fostering and nourishing that spirit of inquiry that is divinely implanted in the child mind. The normal mind is an inquiring one. This statement will be accepted unquestionably by all who have been exposed to the infinite demand of children for "whys and wherefores." The child everlastingly craves reasons and seeks analogies. True education consists in catering to this rational investigating spirit by administering facts in small doses, and reasons in large ones; the reversal of this process is unpedagogic and paralyzing. On this point Spencer says: "It (the cramming habit) is a terrible mistake, from whatever point of view regarded. It is a mistake in so far as the mere acquirement of knowledge is concerned, for it is notorious that the mind, like the body, cannot assimilate beyond a certain rate; and if you ply it with facts faster than it can assimilate them, they are very soon rejected again—they do not become permanently built into the intellectual fabric, but fall out of recollection after the passing of the examination for which they were got up. It is a mistake, too, because it tends to make study distasteful. Either through the painful associations produced by ceaseless mental toil, or through the abnormal state of brain it leaves behind, it often generates an aversion to books, and, instead of that subsequent self-culture induced by a rational education, there comes a continued retrogression. It is a mistake, also, inasmuch as it assumes that the *acquisition* of knowledge is everything, and forgets that a much more important matter is the *organization* of knowledge, for which time and spontaneous thinking are requisite. * * * The mind is overburdened and hampered by an excess of ill-digested information. It is not the knowledge stored up as intellectual *fat* which is of value; but that which is turned into intellectual *muscle*."

We must not forget the etymology of the word "education"—e, out; duct, lead—a leading out. The true mission of the educator, then, is to encourage and guide, rather than *drive;* to remove trammels and enforce mental exercise, rather than pile up facts. Such treatment will confer a spirit of investigation, a spirit of self-reliance, and a consequent taste for study which will make education a pleasure for both teacher and pupil. And to the resulting trained mind the acquirement of facts is comparatively easy in this day of free libraries, free lectures, cheap books, cheap magazines, and last but not least, cheap newspapers.

It follows that true education is rooted in the relation of cause and effect—whether in the simple case of the child who learns to avoid the flame because it burns, or in the more involved operation of the adult who determines the location of an unknown heavenly body from the known disturbances exhibited by familiar ones.

And here properly comes in the consideration of "Methodology" by which is meant the arrangement and presentation of any given subject in conformity with the laws of Pedagogy. One term is the corollary of the other, and their discussion is almost inseparably interwoven. A subject must be presented logically and consistently if it shall appeal to the normal mind. That is, exceptions must not be so numerous as to paralyze the perception of rules. Spencer says that "of all errors in education, one of the worst is that of inconsistency." And yet many of our textbooks are such rank offenders in this respect that pupils must learn in *spite* of them rather than by *means* of them. The tendency of the times is to "cram"—to use the thought saving devices in the schools; and this, in spite of the business man's common complaint that the school product is woefully lacking in reasoning power. Instead of giving primary consideration to mental development, the chief effort among educators (?) seems to be to tie up thought in specially-prepared packages in order to enable their pupils to pass "examinations"—to the glory or the easement of the school. That the graduates lack self-reliance and resourcefulness after they pass from their Alma Mater's egis, cuts no figure.

Pedagogy, to me, means mental development—first, last, and all the time. Many a pupil has lost the benefit of educational facilities because graded as "hopelessly dull," when it was merely a case of weak mentality resulting from early and persistent neglect and repression, which sane educational treatment would have corrected. In such cases where a pupil exhibits lack of normal mental power, correct pedagogical methods will generally effect a cure. Present some simple mental operation within the scope of the subject being taught; explain it, and then give a kindred one to be worked by the pupil. Educe answers by suggestive questions and continue this method until the resulting exercise confers the normal mental strength (as it surely will), and the pupil is qualified to pursue his studies with the minimum amount of aid. Of course, this plan demands patience; and just as surely patience consumes time. And there's the rub. The time element is denied by the overcrowded condition of the public schools and the sordid competition among the commercial schools. Consequently, the dull pupil becomes a victim of mere cramming, and his dullness is thereby crystalized. To paraphrase Spencer, we make the helplessness produced by a previous irrational treatment the excuse for continuance of that treatment; and we style this "education."

It is easier to explain pedagogical principles and prove their importance than it is to overcome the antagonistic school conditions that prevent their application. I shall not here attempt to prescribe a remedy for the latter; merely justify this talk by the reflection that "while there seems to be a little *demand* for discussions of Pedagogy, there certainly is *need* of them."

In closing I would remark that while Pedagogy has an extensive bibliography, Spencer's "Education" may profitably be given preferential consideration by teachers whose time for reading is seriously restricted.

WHERE THE NEXT MEETING OF THE N. C. T. F. WILL BE HELD, DEC. 26, 27, 28, 29, 1906.

ASSOCIATION AND CONVENTION COMMENT, COMMUNCIATIONS AND ANNOUNCEMENTS

THIS DEPARTMENT IS DEDICATED TO THE INTERESTS OF THE FEDERATION, ASSOCIATIONS AND CONVENTIONS OF THE COMMERCIAL TEACHING PROFESSION. OFFICERS OF THESE ORGANIZATIONS ARE CORDIALLY INVITED TO COMMUNICATE WITH THE PROFESSSION THROUGH THIS MEDIUM OF PUBLICITY AND PROGRESS.

Communications should be received in Columbus by the first of the month preceding date of publication. However, they may be received as late as the tenth, and in cases of important program announcements, as late as the fifteenth of the month.

N. C. T. F. Executive Committee Meets.

The Executive Committee of the National Commercial Teachers' Federation met in Columbns, O., Aug. 11, 1906, to plan a program for and to confer about the next meeting which is to be held in the Spencerian Business College, Dec. 26, 27, 28 and 29, 1906. Chairman, E. E. Merville, Cleveland, A. D. Wilt, Dayton, and C. P. Zaner; Secretary, J. C. Walker, Detroit, and Treasurer, C. A. Faust, Columbus, were present.

Hotel accommodations as low in price and as high in grade as the Federation has ever been offered and enjoyed have been arranged.

A dollar banquet will be enjoyed—you'll agree that it is enjoyable, if your'e there, and surely you will not let anything or any one keep you away. It's to be a fine banquet at an exceptional price with toasts that will neither roast nor tire.

Prominent members of the profession have already been secured for program timber, and a fine intellectual layout is guaranteed.

To the Employers of Shorthand Teachers.

As manager of the Employment Department of the National Shorthand Teachers' Association I have on my list a nnmber of teachers of the various systems who desire employment. If yon are looking for a shorthand teacher of any degree of experience make your wants known to me and I shall be glad to pnt yon in communication with a member of our Association who may be just the person yon are looking for. No charge to anyone.

JOHN ALFRED WHITE,
637 27th St., - - Milwaukee, Wis.

The National Shorthand Teachers' Association's Committee on School Exhibition.

MR. SCHOOL PROPRIETOR:

The National Shorthand Teachers' Association, at its last meeting, voted to invite every commercial school in the United States to exhibit work of pupils at the Cleveland convention, Christmas week, 1906. This exhibition is to be on a grander scale than any ever held by such an organization. The committee of ten appointed to work up this school exhibit respectfully invites your attention and asks that you consider the good to be derived from such a plan. It will mean that if you exhibit, you will put forth greater effort with your pupils for the year, and, therefore, will be better able than heretofore to test just what can be done in the school room. It will be an incentive to your teachers, your pupils, and yourself, to exert every nerve to turn out superior work, knowing that the same will be viewed by hundreds of commercial school instructors, and all interested in commercial education who may be present at the convention.

The typewriting may be either especially prepared or taken from your files—all kinds of matter representing that you consider the pupil should be taught, from the beginning to the end of his course. It may consist of finger drills, various styles of typewritten letters, transcripts, tabulating, etc., *whatever you wish to place on exhibit.*

Your shorthand may include elementary and primary work, speed drills, shorthand penmanship, copied matter, dictation matter (mentioning speed at which the same was dictated), etc.

The School Exhibit Committee is very desirous of presenting the work of many schools in order to ascertain the average requirements of all institutions in the exhibit. It will mean much to commercial education, and will demonstrate the fact that business schools are working for the best interests of thorough and progressive instruction.

This will be viewed with interest by teachers from all over the United States and Canada. This association is a National one, and schools exhibiting will secure sufficient publicity to warrant the preparation of work for such an exhibition. All matter sent us will be taken care of and returned to the proper parties after the convention in December. The work must need be in the hands of the committee by December 15th, that it may insure proper space and good care. We trust that you will think this over carefully, and that we may hear favorably from you within a short time. We are getting to work on this early. *We leave it optional with you as to the class and amount of work you wish to send us.* We earnestly ask your co-operation and feel that you will not regret a favorable decision.

Assuring you of our appreciation, and wishing you a most successful season, we remain

Very respectfully yours,
THOMAS P. SCULLY, Chairman.

N. Y. S. S. of C. P. A. Officers.

LIST OF THE OFFICERS AND DIRECTORS OF THE NEW YORK STATE SOCIETY OF CERTIFIED PUBLIC ACCOUNTANTS ELECTED AT THE MAY 1906 MEETING.

President, Franklin Allen; 1st Vice-President, Francis Gottsberger; 2nd Vice-President, Thomas P. Ryan; Secretary, Leon Brummer; Treasurer, Francis How.

Directors: F. J. Mac Rae, E. W. Sells, J. R. Loomis, H. F. Searle, Alfred Rose, F. R. Clair, S. D. Patterson, J. B. Niven, W. D. Loudoun, T. B. Dean, E. L. Suffern, H. C. Maas.

Lessons in Graphology

By MARY H. BOOTH

PHILADELPHIA, - - - - PENNSYLVANIA.

Character

Finds its expression in every individual movement, attitude, and gesture, each reflecting the quality of mind, disposition and temperamental peculiarities to the intelligent observer.

The handwriting of nations and individuals afford equally reflected glimpses of temperament or character as any other form of expression.

Interesting observations and comparisons of handwriting with character have been made by noted philosophers, authors, teachers and students of human nature.

In the seventeenth century a book entitled "A Method of Ascertaining the Habits and the Qualities of a Writer by Means of His Written Letters," by the Italian Professor, Baldo, attracted some interest.

Lavater and Goethe's investigations into the science of graphology further established the principles and laid the foundation for more exhaustive study and comparison.

Shakespeare's allusions to the pen and manner of writing are familiar. Interesting comparison of the handwriting of historical and literary characters are made by Nathaniel Hawthorne in chapter, "Book of Autographs," Tales, Sketches, etc.

Poe states in his chapter on Autography, (published by Ed Ingram) that a strong analogy does generally exist between every man's chirography and character.

Mr. Browning's lines in Aurora Leigh, "I know your writing, Romney, recognize the open hearted A, the liberal sweep of the G," are a strong tribute to the reflected power of handwriting.

The principles of graphological analysis are simple, natural and incomplex (except in their resultant sense) and afford reflective glimpses of the writer when *natural* and *spontaneous*. The mechanical, professional or trained hand does not admit of graphological deduction. When Shakespeare wrote that "a well favored man is the gift of fortune, but to read and write come by nature," the *mechanical* art of handwriting and the acquirement of a clear, graceful style was not known or taught, as in the present century.

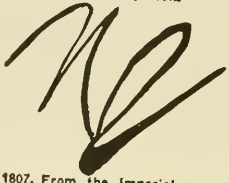
The variations of form, size, style, speed, and movement which the teacher observes in the handwriting of pupils after a few years graduation from the copy book or imitated examples are due to individual temperamental characteristics and the nature of the occupation or environment.

The brightest and most energetic will cultivate or develop angles and slope; the more inactive and indolent, curves and rounded forms.

The proud and ambitious will write a large hand, ascending under successful achievements or enterprises as in the Napoleon signature at Erfurt.

The impulsive and enthusiastic will forget to observe form, size and legibility. Impulse or excitement causes the pen to glide more rapidly, the letters are formed more illegibly and irregularly than when the mind is calm and evenly balanced. In some instances the signature is so illegible as to require the printer's art as an accomplishment for recognition. Such writers frequently cultivate successfully the mechanical hand which has only slight graphological reflection.

1804. When he first became Emperor he signed himself Napoleon.



1807. From the Imperial camp at Tilsit. He signed simply his initial.

1808. His signature signed in Madrid.

1813. His most extraordinary signature. Given at Erfurt.

1814. From the Isle of Elba, September 9th.

1815. From a note to the Prince Regent of England.

Depression moves the pen to more deliberate action. Examine the writing of the sick or depressed. The letters are less firmly traced than when health and circumstances were more favorable. The lines descend, and the general appearance of the writing becomes more contracted and subdued as in Napoleon's signature given at the Isle of Elba, after his humiliation and defeat.

The light hearted and gay write with a light hand—the sense of humor being manifested in light fantastic movements and graceful twirls to the *t*'s, and upward terminals of the letters.

Obstinate natures write with deliberate heavy hand, the crushing bars to the *t*'s or flourish reflect particularly this trait of character.

The miser grasps the pen tightly as he grasps his gold, writes in compressed secretive fashion, many words on a line and many lines on a page, whilst the generous write a large extended hand, letters and lines far apart.

THE EVOLUTION OF A SIGNATURE.

The signatures of Napoleon at different and momental periods of his life portray most vividly the effect of changing conditions in the handwriting, being firm and ascending under successful achievements and conquests and falling and unsustained under reversed conditions. His most extraordinary signature, given at Erfurt is most arrogant and despotic in its large heavy upright and compressed form.

The degree of the slope is an important factor in the analysis of handwriting, intensifying or modifying other indications. In proportion to the slope we may attribute the kindly sentiments. The variations of the slope in Napoleon's writing are very noticeable, becoming more and more upright in each specimen, reflecting less and less sentiment. A collection of favorite quotations from friends or an autograph album will form the most desirable material for comparison of graphological principles, after which an author's collection may be secured and compared with biographical sketches, thus proving the reflective power of graphological principles and analysis, which will be further outlined and illustrated in these columns.

History—Continued from page 23.

Link in the Chain) "to be paid into the hands of a Treasurer, to be appointed by the President of this Association, as soon as the model and style of monument be fixed upon by the Association." Somehow memory fails me as to what shape that monument took and where it is to be found.

This fairly embodies the main work of the convention of 1865—the third mathematically, the second officially, and in point of real national importance the first convention of business educators ever assembled anywhere. The little volume of official proceedings from which I have drawn these notes is more than half filled with speeches delivered in person or letters from the most illustrious men of that day—Governors of the largest states, Mayors of the largest cities, judges, great captains of industry. Among them was a man destined to be President of the United States, whose front name was either unknown or deemed of no importance by the official reporter. His remarks, delivered in person, I shall give you in the next paper, supplemented by sentiments from many others eminent in the higher walks of life—names just as familiar to-day as they were forty-one years ago.

The Making of a Penman

Part One

By L. H. HAUSAM

Author of "The New Education in Penmanship"

Perhaps the most common excuse people make for not being good penmen, or for not undertaking to become such, is that they are naturally so, or that they are naturally poor writers or that good penmanship does not run in the family. This fallacy has root in the common ground of all error and superstition, that is, in ignorance. This ignorance, if not excusable, is nevertheless not wholly blamable, as it is merely one of the many marks that indicate the progress that man has made up to the present time Beliefs in natural talent are age-old and, as many other misinterpretations of conditions and elements, have a foundation in truth. Such beliefs arise out of misunderstood experiences and observations, and with the dawning of the greater light that is now breaking, we may call them fading beliefs, though the light of better understanding has only begun to penetrate the depths.

ETERNITY OF PROGRESS

"Natural talent" is a vague term that even its constant users do not understand. It is used to cover an abyss of limited understanding that cannot, seemingly, be disposed of in any other way. It presupposes that natural, unearned gifts are bestowed upon some favored individuals, that, for some unknowable, and if rightly understood, impossible reasons, are withheld from others less fortunate. It unwittingly ignores the laws of development and progress and fails to recognize the great fact that no individual possesses talent or tact, or ability or power that has been earned that has not been paid for and that has not been striven for. In simplicity it restricts individual experience to the span of existence with which we now have to do, sometimes, in more liberal instances, willing to grant progress during a future eternity, but rarely even surmising that there has been an eternity of progress in the past.

TALENT RESULT OF PAST EXPERIENCE

It is important to recognize that the progress of the individual during past ages has resulted in the present standing of the individual, which accounts for instinct in the lower animals and for intuition and "talent" in man, these having been built up by experience. Most correctly can it be said that each individual is what he has done, what he has developed by his own toil and that he has inherited only the result of his own past experience. We might, therefore, define "natural talent" as being: *The result of past effort, conscious or unconscious, of past thought, voluntary or involuntary, of past experience, chosen or superimposed by a higher power.*

INTELLIGENT EFFORT ABRIDGES TIME

Progress is always slow if involuntary or when accomplished unwittingly; but intelligent, voluntary effort along the line of most perfect co-operation with the Supreme Power—along one's most harmonious course of development—will accomplish marvelous results with little or no regard to time. Thus, while it may have cost infinite effort and unspeakable suffering and measureless toil to bring us, as individuals, to a footing upon our present planes of development, we can henceforth, with a right understanding, accomplish, without regard to time, what hitherto might have required ages. This because of intelligent voluntary co-operation with the Power that makes for our perfection.

PRECISION AND DISPATCH

We should, therefore, learn the wisdom that explains our natures and reveals the purpose of our existence and interprets the laws of our progress. In the light of such wisdom we shall supplant the stage coach method of our progress with the electric motor; we shall supplant the struggling sail boat of our past navigations with the grey-hound of the seas—just as the sail boat of our former day supplanted the scull-boat of our infinite past. Understanding our natures and our natures' laws, we shall be able to decree and to execute our decrees with a precision and a dispatch that will surpass calculation, and shall accomplish the processes of our growth without struggle and without mishap, quickening all the processes of our work just as the present-day wireless telegraph surpasses the methods of delivering messages employed by our grandfathers.

WHY A PENMAN IS A PENMAN

And now to particularize: What are the peculiar powers of a penman? Why is the penman a penman? What are his distinguishing characteristics? Let us analyze: Primarily, the penman is a penman because of his peculiar concepts, his peculiar modes of thought, his peculiar intensity of thought, his peculiar aspirations, his peculiar volitions and his peculiar satisfaction, or in other words because of his peculiar mental development. Secondarily, the penman is a penman because of the peculiar adaptability of his nervous and muscular organisms to perform the mandates of his mind.

To be more exact: What are the elements of this peculiar mind-power and this peculiar physical adaptability? Psychologically speaking, these elements may be classified as follows:

CONCENTRATIVENESS, CONSCIENTIOUSNESS, COMPARISON, FORM, FIRMNESS, IDEALALITY, IMITATION, TIME AND WEIGHT

Physiologically speaking, they are:

SUPPLENESS, RESPONSIVENESS AND MECHANICAL ENERGY

These various elements, understood in their application, both individually and in various combinations, will solve the problem of natural talent and reveal the most direct way to mastery, and it is the purpose of this article to offer an explanation of them, together with suggestions as to how to develop and direct them.

THE KEY-STONE OF THE MENTAL ARCH

In the Infinite Mentality that forms the background and the resource of all individuals there is the perfect state of all the mental elements mentioned. This Mentality is a reservoir, so to speak, from which we draw all our powers, and is inexhaustible. The work of the individual is to build proper brain functions and nervous and muscular systems for the manifestation of these elements, and the difference in individuals is the difference in the adequacy of their brain functions and nervous and muscular systems to provide for this expression. Thus there is a brain function that provides a means of expression for the faculty or element of concentration, and this function becomes, therefore, a sort of key-stone in the arch of faculties, as it gives value to the others in becoming the point, I might say, of the arrow of which the others constitute the body.

CONCENTRATION IS THE KEY

The exercise of any brain function causes the destruction of the structure of that function and likewise causes an extra concentration of blood at that particular point to accomplish the work of reconstruction. Thus with use the faculty is changed and if used much is changed much; if used wisely it is improved in quality, and will, therefore, be able, henceforth, to give larger expression to the mental faculty it represents. Any exercise, therefore, that will stimulate concentration or the effort to concentrate will help in so much to prepare the way for the coming penman, and it will be seen that the greater part of the preparation for making a penman, as far as this one function is concerned, is accomplished before the actual course of instruction is begun. The same is true, in a greater or less degree, of all the other functions.

THE PENMAN'S COMPLETE EQUIPMENT

The lad who has learned to take interest in whatever he does and to apply himself diligently and exclusively to a given task, whatever it may be, has laid a good foundation to become a penman as far as concentration affects the case. If he has a high appreciation of honor and responsibility and well ordered sense of temperance he is well equipped to become a penman as far as Conscientiousness is concerned. Has he learned to observe, to discriminate, to weigh and to compare? Then another brain function is ready to furnish adequate expression in an important phase of the penman's work, that of Comparison. Has he found interest in outlines, in proportions in symmetry, in arrangement? Has he practiced the valuable art of seeing the beauty of well arranged lawns, of shrubbery, of trees, of fields? Does a beautiful and well proportioned animal appeal to his judgment? Then his function that expresses Form is ready to serve his need as a penman. Does he realize the importance of having a good degree of mental rigidity, seeing the importance of decision and earnestness and persistent work along a definite course?

Has he learned to be determined and cling to a plan and purpose when once determined upon? Then there is Firmness to his credit. And his love of the beautiful! Does he live, at least at times, quite wholly in the ideal? Does he love nature, good music, poetry, kindness, gentleness and truth? Does he have dreamy flights into realms unseen by the physical eye, where he analyzes pictures and scenes too beautiful to be portrayed upon canvas? Does his mind cling without effort to ideals all its own, a world of its own creation, a world-beautiful? Yes? Then add another important factor to his credit—Ideality. And so with Imitation. Can he imitate if he would? Is he able to form a picture in his mind like the one he saw on paper, in the field, or in yonder city? Has he learned to examine a piece of a machine, though simple, and, going home, construct a like one? Can he remember the outline that he saw last week, last month, or last year, and reproduce it at will? Yes? Then Imitation, too, is to be listed among his assets. And Time! When he hears music, do his fingers or feet tap time almost in spite of himself? When walking with a companion, does he keep step with ease and regularity? Does he like the rythm and jingle of poetry? Does he feel impressed with the regular step and march of trained soldiers, with the measure of calisthenic drills? If so, you must add the faculty of Time to his equipment. And so with Weight. It is the power of poising, balancing, judging pressure, resistance and attraction. Has our lad found himself balancing upon narrow edges, trying to walk upon railroad rails, board fences, or even ropes? Does he find interest, if not delight, in scaling dizzy heights, in poising on narrow margins? Does he feel a confidence in judging weights

of familiar objects? Does he feel capable as a judge of the strength or resisting power of materials? Yes? Then add Weight to his assets, and you have him completely equipped, as far as his brain functions are concerned, to undertake the work of mastering the pen with every assurance of speedy success as far as this part of his equipment is concerned. All he shall need is polishing, a short process. This lad is a "natural penman" in the exact and in the only sense that it is possible to be such. But whence his "natural talent," truly it represents his efforts, during past years, nay more, during past ages.

PHYSICAL DEXTERITY AND DEVELOPMENT

Now as to the physical adaptability. Let us analyze that, also. Suppleness! This is the quality of flexibility, or absence of stiffness, hardness, or rigidity, and becomes a necessary feature in our problem when we consider the quality of movement that the penman must possess. The muscles must be able to move without friction, without the slightest harshness or irregularity and with perfect freedom from spasmodic action of any kind. This quality governs grace in penmanship, and gives it the beauty that is the pride of the penman's heart. Then there must be Responsiveness. This means that the muscles and nerves must be in a healthy condition, especially as to being free from habits of dissipation. They must act unhesitatingly and without reluctance, which means much, as it is no uncommon thing to find persons afflicted with unruly muscular and nervous systems. This, too, is the result of past habits and practices, and if the student is well equipped in this regard, he has much already accomplished.

PRECISION AND PRACTICE

And now as to the last element, Mechanical Accuracy. This means that the systems, nervous and muscular, be trained to act with precision. It is a common trouble among students to find that they never move with quite perfect accuracy, and it is a real relief to find one that does. Of course, many are trained, after a time, to act with considerable accuracy, but close observation will show that few persons are in the habit of doing things in this manner. This is often the trouble with many students in carrying their development of skill past a given point, for a long time, and when I discover that the student has this difficulty I arrange his practice with that one end in view. Mechanical Accuracy of action is determined directly by the eye, and it will be found that those who are thus deficient do not have the power of steadiness or fixedness in sight well developed. Back of this again, there is a lack of concentration, especially this phase of it. A steady eye reflects a steady mind in some respect and the student who has had training along this line (such as requires a steady eye) as throwing or shooting, will find his prospects much enhanced in respect to accuracy of his movements.

PENMEN ARE MADE, NOT BORN

I believe the reader will now understand me when I say that penmen are made and not born, as such, and that the process of making a penman may be greatly shortened by a correct understanding of what is required in the case. The teacher should study the student, should apply the proper tests to determine as accurately as possible the state of development of each of the faculties that are called into requisition and should then give such exercises as will stimulate the proper mental faculties which in turn will stimulate the corresponding brain functions and he will find that the process is not a long one and is surprisingly satisfactory. A deficient brain function can be improved just as a weak muscle can be, and as quickly, if the proper remedy be applied. Learning penmanship or anything else is not a question of time nor of practice but of thinking, and the great work of the teacher is to train the student how to think; to teach him how to develop the weak brain functions, how to strengthen them all, and how to think economically and forcibly. Teach him the nature of his individuality and of his personality, and their relation and purpose. Teach self-mastery. We shall see the day when experts with the pen shall be the product of months instead of years, and I really hesitate to guess how short a period the time may be reduced to, when we learn the secrets of the mind-man.

(To be continued.)

Mr. W. C. Wollaston first saw the light of day on a farm near Bellville, Ill., August 1st, of the centennial year. At four years of age his parents moved to Baylis, Ill., where he lived the usual life of the boy on the farm, until 1893, when his parents moved to Aurora, Neb., where he worked on the farm in summer and attended country schools during the winter months. Beginning in 1898 he attended the Western Normal College, Shenandoah, Ia., three winters pursuing both the normal and commercial work, graduating in 1901. He then pursued a post graduate course in the commercial branches in the Lincoln, Nebr., Business College. He then taught in the Stanberry, Mo., Normal School, taking special work in English and graduating in Shorthand at the same time. He then went to Beloit, Wis., and spent one year in the Beloit Business College.

In 1903 he attended the Zanerian, which he says was the best investment he ever made. The following year he taught in Minnesota, and then in Wisconsin. In 1905 he purchased an interest in the Owosso, Mich., Business College. In March of this year he and his partner, Mr. Keagh, purchased the Port Huron, Mich., Business University, which school he is now managing. Mr. Wollaston is one of our best equipped young commercial teachers. He has had the right preparation and experience to make a successful school proprietor. Moreover he has an unimpeachable character and a winning disposition. He not only wins friends, but he holds them.

His penmanship is quite professional and he is still improving.

We happen to know his brother J. H., and from what we know of the two young men we have every reason to believe that they were very fortunate in the selection of their parents, as all good boys are. It's a fine thing to have your pedigree written all over your countenance. It's much better than to have it on parchment only.

He recently said he was "enjoying single blessedness with no prospects of joining the ranks of the benedicts." We venture to say, however, that when the young ladies of Port Huron learn of his sterling qualities he will have no excuse for singleness, except his own modesty. We only wish "the woods" (the profession) were full of such as he.

SCHOOL AND PROFESSIONAL

Mr. A. R. Whitmore, formerly of Scranton, Pa., but more recently of Indianapolis, Ind., has opened the Whitmore Business College, St. Joseph, Mo. He occupies beautiful quarters and reports a most encouraging outlook for his school. Doubtless with his ability and extraordinary energy he will soon build up an excellent institution in that progressive city.

The Omaha, Nebr., board of education has adopted the Gregg system of shorthand, and employed E. A. Zartman of Chicago to teach shorthand and penmanship in the High School.

W. F. Hostetler, who for some time past has been connected with the South Bend, Ind., Commercial College, recently purchased an interest in the International Business College, located in the same city. Mr. Hostetler reports that they have a splendid enrollment and that their prospects are so flattering that they have contracted for double floor space, so that they can now handle double the number of students they could last year.

Mr. Ellis S. Cook, who has been with the Metropolitan Business College of Chicago, because of the death of his father resigned his position in that institution and has gone to his old home in Clermont, Mo., to run the old farm and to devote his time to caring for and comforting his mother, for whom he gladly gives up, as he expresses it, "position, profession and ambition." Mr. Cook for some time has been giving his attention to the subject of business ethics, and this one act alone of his reveals the fact that with him ethics is not a theory or a mere sentiment, but a stern reality. Our best wishes hereby go with Mr. Cook in his labor of love. May the heritage of a rich reward be his for his unselfish sacrifice and services for others, and may the day prove not far distant when he may again re-enter our ranks.

Mr. J. S. Clay, recently of Mebane, N. C., is now with the Nixon Commercial College, Austin, Tex. This means that two mighty good fellows are together. We have known both gentlemen for a number of years, and have a very high opinion of them as concerns ability and character.

The well-known penman and commercial teacher, O. U. Desha, formerly of the Bowling Green, Ky., Business College, is now connected with Barnes Commercial School, Denver, Colo.

Mr. C. H. French, who for some years was connected with Goldey College, Wilmington, Del., is now located in Rising Sun, Ind., a county seat on the Ohio River in Southern Indiana. He will teach in the public schools and at the same time hang out his law shingle. Mr. French is a mighty fine young man and we predict for him an enviable success. Our only regret is that he is dropping out of the commercial teaching profession, for no one stands higher in our estimation for true Christian uprightness than does he. But what will be the commercial teaching profession's loss will be the law's gain. We know that, like the Great Lincoln, it will be very difficult to enlist his ability in a case that has merit on the other side.

Mr. R. C. Cottrell of North Manchester, Ind., is the new commercial teacher and penman in the public schools of Elwood, Ind. No finer young man could have been found for this position, and, from the correspondence we have had with the Superintendent, Mr. C. S. Meek, we have reason to believe that no better position could have been secured or better Superintendent to work for. Both parties are therefore to be congratulated.

Mr. H. O. Keesling, of the Lawrence, Mass., Commercial School sold that institution to Mr. F. E. Mitchell, who then entered into partnership with Mr. W. A. F. Scott, of Taunton, Mass. Mr. Mitchell will be the principal of the school, and Mr. Scott, manager. Mr. Mitchell is a well-known and efficient commercial teacher, and Mr. Scott a thorough shorthand man, a combination likely to prove a most advantageous one.

Mr. C. W. Willis of Gaylord, Mich., who for some years had charge of the telegraph department of the Ferris Institute, Big Rapids, Mich., has engaged with Stanley's Business College, Macon, Ga. Mr. P. B. Gibson, Malone, N. Y., has also engaged with the above school as principal of the bookkeeping department, his engagement to begin October 1st.

Mr. H. G. Schuck, recently with the Rider Moore & Stewart Schools of Business, Trenton, N. J., is now in charge of the business department and penmanship of the Fitchburg, Mass., Business College, Mr. D. Fullmer, Proprietor. Mr. Schuck is a hustler and will soon make his influence felt in his new location. A good school and a good man have come together.

The State Board of Accountancy of Michigan, appointed by Governor Warner, held its first examination for the C. P. A. degree in the rooms of the Detroit Business University, July 27 and 28, 1906. Two members of the Board, Mr. John H. Clegg, Chairman, and Mr. H. Zimmerman, Counsel, were formerly students of the D. B. U.

The graduating exercises of the Meadville, Pa., Commercial College was given space on three pages of the Meadville Morning Star Friday, June 15th, indicating that the school named is a popular one at home as well as abroad.

Mr. Adolph Mohler formerly of Keokuk, Ia., purchased the Kawanee, Ill., Business College, which he opened July 10th. We wish him success in his new field of labor.

Mr. L. V. E. Peterson, recently of Taunton, Mass., has charge of the Metropolitan Business College, Red Wing, Minn. This is a branch school of the Metropolitan Business College, Minneapolis, Minn Mr. Peterson will doubtless prove an efficient head for this institution.

The Shoemaker-Clarke School, Rogers & Allen, Proprietors, Fall River, Mass., is enjoying a much deserved prosperity, their graduating class this year numbered sixty-four, forty-four members of whom were placed in positions soon after graduation, and doubtless ere this all have secured pleasant and profitable employment. From what we know of the proprietors of the school, and of the school itself, we have every reason to believe that the institution is doing splendid work, and deserves the success they are having.

Mr. E. M. Ross opened at Seymour, Ind., the Seymour Business College. Mr. Ross has had considerable school experience, and we wish and predict for him success.

Mr. C. E. Birch of the Chilocco, Okla., Agricultural School, has been transferred to the Haskell Institute, an institution for Indian boys and girls, at Lawrence, Kans., where he has been placed in charge of a fine new business department. It is needless to say that ere long Mr. Birch will have the school well filled with energetic young men and women. Mr. Birch is an enthusiast upon business education in general and good business penmanship in particular, being a supporter of THE BUSINESS EDUCATOR. A small circular before us reveals a magnificent equipment in the way of buildings at Lawrence.

Mr. T. E. Southlee, formerly of Atlanta, Ga., and the 1906 Zanerian Gold Medalist, has engaged to teach penmanship and the commercial branches in the St. Joseph, Mo., Business University, Mr. E. E. Gard, Principal. Mr. Southlee is a fine man and we congratulate Mr. Gard upon having secured his services. He is one of our finest penmen, and his penmanship two years ago gave no evidence whatever of talent, having been a miserable scrawl. His present high degree of proficiency is therefore mainly a result of perseverance and right application. It is further evidence of the fact that toil rather than talent is the necessary factor in evolving a good handwriting.

E. H. Fortney, Jersey City, N. J., has contracted to teach in the Mueller School of Business, Cincinnati Ohio. On all sides we hear that the Mueller School is a growing institution, which we knew it would be when we heard or its organization.

Mr. I. S. Sunday, formerly of the Yocum's Findlay School of Business, is now principal of the Findlay Business College, Findlay, Ohio. We wish Mr. Sunday success in his new institution.

At the annual commencement exercises of the National Business College, Roanoke, Va., held Friday evening, June 29, 1906, twenty-one Business Educator Certificates of Proficiency in Penmanship were awarded to students of that institution. Few schools are devoting more time and giving more enthusiastic instruction in penmanship, if any, than this institution. Mr. Coulter, President, has achieved an enviable success in the building up of that school.

Mr. N. C. Brewster, for many years located at Elmira, N. Y., is now located with the Milton, Pa., Commercial College, J. M. Reaser, Proprietor. He reports a bright outlook for business this school year, and with the hustling ability which characterizes these gentlemen we should indeed wonder if that school were any other than a flourishing institution. Mr. Brewster is quite a fine penman, and handles the automatic pen with a good deal more than ordinary skill.

Mr. H. W. Strickland of Hartford, Conn., is the new penmanship teacher in the well-known, high-grade, Goldey College, Wilmington, Del. Mr. Strickland is one of the most graceful penman in our profession, as well as one of the most gracious gentlemen, and we doubt not therefore but that the relationship between Messrs. Strickland and Goldey College will be mutually beneficial.

Some unusually flattering but deserved editorials recently appeared in "Every Evening," and the "Morning News," Wilmington, Del., concerning Goldey College of that city. This institution has now been in existence twenty years, during which time it has not only achieved distinction in its own city, but has a national reputation for thoroughness, progressiveness and straightforward methods.

J. J. Bailey, the well-known penman and commercial teacher, formerly of Guelph, Ont., is now teacher of penmanship in the Collegiate Institute, London, Ont. We doubt not that Mr. Bailey will make a splendid success of the work in his new position.

Mr. G. W. Weatherly, recently with the Waterloo, Ia., Business College, has purchased the Joplin, Mo., Business College, and is now conducting the same. We congratulate the good people of Joplin for having so worthy a school man in their midst and we wish for the institution under the new management the prosperity it deserves.

Duff's College of Pittsburg, Pa., one of the pioneer Commercial institutions of the United States, has been transferred to a new management. This school was founded in 1840 by Peter Duff, and for 66 years has been a leader in Commercial Education. The late owner, Prof. Wm. H. Duff, retires from this work with a measure of success not often attained.

The school has been bought and incorporated by a number of Pittsburg's representative business and practical school men. Those actively engaged in its management are P. S. Spangler, J. C. McIntire, E. W. Stein, S. E. Bowman and M. S. Johnston.

These men are among the best of the profession in Commercial Training, each being a specialist in his respective line. Their teaching experience extends over a period of from eight to twenty years and covers every line of Commercial Education.

They are keenly alert to the progressiveness of to-day, and have installed an up-to-date course with all modern accessories.

We predict for the institution with an established reputation, well financed, and with young men of character and ability at its head, a permanent place in the foremost ranks of Commercial Training Schools.

California News Items.

The chain of schools started some time ago by Prof. E. P. Heald now comprises the home school at San Francisco, the Dixon College at Oakland, the Stockton Business College, and the Chestnutwood Business Colleges at Fresno and Santa Cruz. The Heald Co. is now capitalized at $250,000 and will have in a short time a branch school in all the principal cities on the Pacific Coast from Seattle to Los Angeles.

Miss Mary Northorp, who has had charge of commercial branches in Heald's Business College for some time, will handle that part of the work in the Tuolome Co. High School this year.

The San Francisco Business College has joined hands with the Merrill-Miller Business College, and the two schools will now be conducted as one institution under the name of the San Francisco Business College. C. E. Howard, who has been identified with the San Francisco Business College for the past fifteen years, is no longer connected with that school.

The smiling countenance of Mr. Carl C. Marshall, Secy., Goodyear-Marsuall Pub. Co., was seen quite frequently in California towns lately.

Mr. W. Boucher, who was for several years manager of the San Jose Business College, is now in the Railroad business in Cannon City, Colo. J. H. Hill takes Mr. Boucher's place in the school.

Mr. F. E. Madden, who taught for the San Francisco Business College for several years, is again back into the harness at Heald's Business College, San Francisco.

The demands upon the Business Colleges of California for clerical help, especially near San Francisco, has never been so great as has been since the earthquake. Consequently the outlook for the coming year looks very promising. The enrollment in most Business Colleges is normal and some report a larger attendance than is usual at this time of year.

F. B. BRIDGES.

The Mid-summer Cleveland Catholic Convention.

The Catholic Educational Congress was held in Cleveland the middle of July, there being three hundred educators in attendance, representing the leading educators of the Catholic faith. It was the most successful meeting of the kind ever held in this country. Steps were taken toward uniformity of schools and text books. Many subjects of great importance and interest were discussed. Papers were read and speeches made by the following distinguished men;

Rev. Thos. E. Sherman, S. J., St. Ignatius' College, Chicago.

Rt. Rev. Monsignor M. J. Lavalle, V. G., New York.

Very Rev. P. R. Heffron, D. D.

Very Rev. E. A. Place, D. D., Catholic University of America.

Rev. Chas. B. Macksey, S. J., Georgetown College.

Brother Baldwin, Brothers of Christian Schools, New York.

Rev. P. Dissez, S. S., D. D.

Rev. Francis Cassilly, S. J., St. Ignatius' College, Chicago.

Brother John Waldron, S. M., Cleveland.

Very Rev. W. F. Likly, C. M.

Rev. T. E. Shields, Ph. D., Catholic University of America.

Very Rev. Jas. A. Burns, C. S. C., Rector of Holy Cross College, Brookland, D. C.

Rev. Francis Heiermann, S. J., Rector of St. John's College, Toledo, Ohio.

Rev. G. P. Jennings, Cleveland, Ohio.

Rev. E. F. Gibbons, Supt. Parochial Schools, Buffalo, New York.

Rev. P. P. Keeley, Providence, R. I.

Rev. Jas. J. Conway, S. J., St. Louis University, St. Louis.

Rev. Edward F. X. McSweeney, D. D., Mt. St. Mary's College.

Rev. E. A. Lafontaine, Ft. Wayne, Ind.

Rev. Daniel Kennedy, D. P.

Rev. Luke V. McCabe, Ph. D.

Rev. Joseph Bruneau, S. S., D. D.

Very Rev. W. H. Musson, C. M.

Rt. Rev. Mgr. D. J. O'Connell Pres. Catholic Educational Association.

Rt. Rev. Ignatius F. Horstmann, D. D.

M. P. Mooney, Esq., Cleveland.

Rev. John T. O'Connell, Toledo, Ohio.

Walter George Smith, Esq., Philadelphia.

INTERESTING NEWS ITEMS

Mr. A. N. Symmes, recently of the Miller School, N. Y. City, is now with the Walworth Institute on 149th Street. Mr. Symmes is one of the most agreeable, and enthusiastic and efficient commercial teachers, and his influence will soon be felt in the school.

Miss Gertrude Lang of the Ferris Institute, Big Rapids, Mich., has charge of drawing, music and penmanship in the Caro, Mich., public schools this year. We congratulate the good people of Caro upon having secured the services of a Ferris pupil.

Mr. C. H. Blaisdell of the Shaw Business College, Augusta, Me., now has charge of the commercial and penmanship work in the Haverhill, Mass., Business College. Mr. Blaisdell is a successful commercial teacher, as well as an enthusiastic teacher of penmanship, and a good penman.

Mr. A. W. Kimpson of the Southern Normal and Business College, Bowling Green, Ky., recently favored us with a nice little list of subscriptions. Mr. Kimpson is an unusually fine penman, evidence of which we have in the letter and list of subscriptions before us.

Mr. E. H. Craver of the Commercial Department of the Rutherford, N. J., High School took unto himself a life partner on July 10th, in the person of Miss Eva N. Wood of Rutherford. The ceremony was performed at Burnt Rock Camp, Andover, N. J., being an out-door ceremony—near to nature's heart. We sincerely wish the contracting parties all the joys that they merit, and more. Also success and a long life.

Mr. E. E. Townsley of Covington, Ind., is now teaching penmanship and the commercial branches in the well-known Cream City Business College, Milwaukee, Wis. Mr. Townsley is an experienced teacher and a graceful penman, as well as a fine gentleman, and we doubt not but that his presence in Milwaukee will in due course of time be felt and appreciated.

The Simplified Spelling Board, Madison Ave., N. Y. City, is sending out some splendid documents regarding the simplification of the art of spelling. The New York Superintendent and his associates have recommended a long list of words to the Board for adoption and use in the New York schools. This reform like many others is entirely too long in arriving, being opposed by many senseless arguments of people who have reached the Osler limit on the problem of spelling. We are heartily in favor of this reform and would recommend all persons interested to write to the address given above for the list of words they are recommending, etc.

Mr. H. C. Bently, formerly of Winsted, Conn., and more recently of New York City, and Mr. R. G. Laird, formerly of the High School of Commerce of New York City, have entered into partnership, and have opened offices as Public Accountants in the First National Bank Bldg., 50 State Street, Hartford, Conn., with a New York office at 229 Broadway. The hosts of professional friends of these gentlemen throughout our profession will join with us in wishing them complete success in their business. Both are capable, energetic, conscientious men, and while we regret that they have stepped out of the commercial teaching profession we are glad to know that they have stepped into another as greatly in need of men of their caliber and character as the one they have left.

Mr. C. E. Blews, penman and engrosser in the Troy, N. Y., Business College, has been re-engaged for the coming year. Mr. Blews entered the commercial teaching profession a year ago and has not only made good, but is still making good and if we mistake not will continue to do so as long as he remains in the work.

Mr. R. M. Browning, of Sadlers, Bryant & Stratton Business College, Baltimore, Md., whose contributions begin in this number of THE BUSINESS EDUCATOR, first saw the light of day in Frederick County, Md., in 1867. He attended public school regularly in his boyhood days, and learned the trade of shoemaker at the age of sixteen, working on the bench and on the farm until eighteen years old, when he attended and graduated from the institution with which he is now connected. After teaching public school two years he entered the Maryland State Normal School in 1887, and graduated therefrom in 1889. In September of the latter year he was employed as assistant teacher and secretary in his Alma Mater, and a year later engaged with Mr. Sadler where he has been ever since "except for four eventful and unprofitable years spent in the Life Insurance field," as he expresses it.

Our readers will not need to follow Mr. Browning's articles very far or long until they will discover back of them a pleasing personality, and a man whose acquaintance you will do well to cultivate.

Mr. Lora E. Buis, Coatesville, Ind., is the new penman and commercial teacher in the Lebanon, Pa., Business College. Mr. Buis is an experienced teacher, a good penman and a thorough gentleman. We therefore predict for him success in his new field of labor.

Miss Lois M. Stewart, the expert penman, who last year taught and supervised penmanship in the Monongahela, Pa., Public Schools, will this year write policies in the Insurance Company, Pittsburg, Pa. We congratulate the Company for having secured the services of the leading lady penman of the world.

Mr. T. Courtney, who last year taught penmanship and the commercial branches in the Union Business College, Quincy, Ill., and who was recently employed by the Montgomery, Ward & Co., Chicago, is now teaching penmanship and the commercial subjects in Strayer's Business College, Washington, D. C. We wish to compliment Mr. Strayer for having secured the services of so competent a man, and we have every reason to believe that Mr. Courtney will be highly pleased with his new school and surroundings.

L. Madarasz, the famous penman whose name is familiar to every one who has made anything of a study of penmanship recently wrote us that he was just about to leave for Nevada to look around at frontier life. He felt the "call of the Wild." He will have a great time, and we know that all of our readers would like to hear from him after his return. We shall endeavor to induce him to tell us about his trip in a future number of THE BUSINESS EDUCATOR.

Mr. S. M. Blue, the well-known and skillful penman of Nebraska, is now employed by Mr. E. C. A. Becker of Becker's Business College, Worcester, Mass. Mr. Blue is an indefatigable worker as well as a very good penman, and if his envelope addressing does not attract the prospective students' eyes of Worcester, we shall be surprised.

We are pleased to learn and announce that Miss Van Sant, daughter of our worthy Federation President, Mr. A. C. Van Sant, is much improved in health, and that she expects to enter the school room again in September.

Mr. B. M. Winkleman, the all-round commercial teacher and thorough gentleman, who for some years has been with the Huntsinger Business College, Hartford, Conn., is now teaching in the Waterloo, Ia., Business College, A. F. Harvey, proprietor. This means a splendid combination of talent, and we predict for both prosperity. The good citizens of Waterloo are to be congratulated upon having such ability in their midst.

Shorthand will be made a part of the commercial course in the Minneapolis High Schools this fall. The Gregg system was unanimously adopted.

Soule—Continued from page 17.

Books of account are to the business man what the compass is to the mariner, and he is not a safe navigator who does not at all times know the latitude and longitude of his ship; and as all ships need rudders, so all men of business need business and accounting knowledge, whether they conduct farms, mines, mills, stores, banks, shops, railroads, hotels or any other line of business.

This practical knowledge, so "devoutly to be wished," is taught in the Counting Rooms and Lecture Halls of the well-appointed Business College, thoroughly, and in a classified manner, free from the sciences of secondary schools, and free from the profound "ologies" which belong to the higher institutions.

Upon the dissemination of this practical knowledge, by which all industries are made productive and all business made more successful, the social progress of mankind and the economic and physical improvement of the world are largely dependent.

THE PROVINCE OF COMMERCIAL SCHOOLS.

The business school is not intended to supplant other schools but to supplement them. The business school is the youngest child in the constellation of education, and its course of study is of practical benefit to the graduates of all other schools, as every vocation has its business side. But more especially is it of great value to a large class of industrious young women, whose time is too limited and whose treasury is too small to allow them to pursue and complete any Literary or Scientific Course of study, requiring from two to five years.

Mrs. Stuart Chastain
requests your presence at the marriage
of her daughter
Daisy Almedia
to
Mr. Bertel Otis McAdams
on Tuesday evening, August twenty-eighth
nineteen hundred and six
at eight o'clock
at her home
Watson, Missouri.

At Home
October 1, 1906
45 Nelson Place,
Newark, N. J.

MOVEMENTS OF THE TEACHERS

E. M. Hunt, who has been teaching Gregg shorthand for several years in the Lowell, Mass., High School, has been elected head of the commercial department of the Hope Street High School, Providence, to take the place of F. A. Tibbetts, also a Gregg writer, who goes to Jersey City as the head of the commercial department of the splendid new high school there.

Miss Ethyl M. Lea, formerly with one of G. W. Brown's schools, goes to the Atlantic, Iowa, Business College, to teach Gregg shorthand; B. A. Peters, for a number of years in charge of the commercial work in the Association Institute in Chicago, is the new commercial instructor in the Central High School, Columbus, Ohio; H. B. Allman, last year with the Rider-Moore & Stewart Schools of Trenton, N. J., has joined the faculty of the big Burdett School, Boston, and J. F. Robinson, last year with Hill's Business College, Sedalia, Mo., is another addition to the Burdett faculty; A. B. Wraught, who was with the Heffley School, Brooklyn, last year, is now in charge of the commercial work of the Pittsfield, Mass., High School, and Mr. Heffley has M. P. Ropp, a graduate of the Gem City Business College, Quincy, Ill., and F. B. Hess, formerly with the Albany, N. Y., Business College, as new and first-class men to follow Mr. Wraught and Mr. J. L. Hayward. Mr. Hayward goes to the Auburn, R. I., High School; Miss Florence Teasdale, who made her preparation in the Worcester, Mass., Business Institution, is the new commercial teacher in the Warner, N. H., High School; Mrs. Helen E. Long, last year in Warner, N. H., is now with the Berkshire Business College, Pittsfield, Mass.; Miss Ethel Moulton, a recent graduate of the commercial department of the Dorchester, Boston, High School, becomes the head of the new commercial department of the Berlin, N. H., High School; F. O. Austin, for many years commercial instructor in the Cleary Business College, Ypsilanti, Mich., now goes to the Sanlt Ste. Marie High School; E. P. Brogan, a recent Ferris and Zanerian pupil, will handle regular work this year in the Lincoln, Anaconda, Mont., School and penmanship in the grades; Miss Ethel Scott, of Taunton, Mass., is to be at the head of the new commercial department of the Keene, N. H., High School; B. I. Van Gilder and F. J. Anderson are two new men on the staff of Brown's Business College, Kansas City, Mo.; S. M. Blue, the penman, goes to Worcester, Mass.; W. E. Ingersoll, a well known Gregg teacher, has engaged with the Northwestern Business College, Spokane; Geo. T. Churchill, for years with Buena Vista College, Storm Lake, Iowa, will teach in Elliott's Business College, Burlington, Iowa, this year; E. G. Kayser, of Brown's Business College, Terre Haute, is now the head of the commercial department of the Indianapolis Business University; H. G. Swope, last year in the Waynesburg, Pa., High School, will spend this year in Upland, Ind., studying and teaching in Taylor University; L. F. Affhauser, for two years in Middletown, Conn., goes to Orr's South Side School, Chicago; G. W. Weatherly, at the head of the commercial department of the Waterloo, Iowa, Business College, has opened a school of his own in Joplin, Mo., and he is followed in Waterloo by B. M. Winkleman, for many years with Huntsinger's Business College, Hartford, Conn.; F. L. Brooks, who has handled the shorthand department for Brown's Business Colleges, Kansas City, during the last two years, is now one of the owners of the Grand Rapids, Mich., Business University; Alton Hulbert, a Ferris man who has had a varied experience, has identified himself with the Detroit College of Commerce; C. O. Weeks leaves the Spencer Business School of Kingston, N. Y., to follow F. M. Erskine in the commercial department of the Chatham, N. Y., High School. Mr. Erskine goes to West Chester, Pa., High School, and Mr. Weeks is succeeded by N. A. Fulton, a new recruit to the ranks of commercial teachers, a Cedar Rapids, Iowa, Business College graduate; Miss Lora Bowman, one of G. W. Brown's teachers formerly, but more recently with the Columbia, Mo., Business College, has been hired to teach shorthand and typewriting in Cooper's Business College, Pueblo, Colo.; E. O. Folsom, for two years with the Fitchburg, Mass., Business College, goes to Worcester, Mass., Business Institute, and H. G. Schuck, of the Rider-Moore & Stewart Schools, Trenton, N. J., follows Mr. Folsom, while B. F. Smith, whom Mr. Folsom succeeds, goes to Trenton to complete the circle; H. G. Staton, of Buena Vista College, Storm Lake, Iowa, goes to Columbia, Mo., Normal Academy; J. Fred Nixon, of the Bliss Business College, North Adams, Mass., will handle commercial work in the Middletown, Conn., Busines College, and H. J. Park, of Woonsocket, takes Mr. Nixon's place in the commercial department, while Mrs. Belle Forbes, of Detroit, will be in the shorthand department of the North Adams School; A. I. Morgan, of the West Springfield, Mass., High School, becomes the head of the commercial department of the Arlington, Mass., High School; George A. Race, a recent graduate of Dixon, Ill., College, under L. M. Kelchner, the well known penman, is to be an assistant teacher in the Morse Business College, Hartford, Conn.; A. N. Symmes, who has been with the Miller School, N. Y., has engaged with the Walworth Business Institute of that city; John Alfred White, of the California, Pa., State Normal School, goes to the North Division High School, Milwaukee; S. S. Gaylord, of the Jacob Tome Institute, Port Deposit, Md., follows Mr. White in California, and E. N. Gerrish, a recent graduate of the School of Commerce of the University of Vermont, succeeds Mr. Gaylord in Port Deposit; the new High School, Kalamath Falls, Oregon, has engaged Mr. J. E. Boothe, of Covington, Ky.; Miss Clara Townsend, of the New Mexico Normal University, Las Vegas, becomes the teacher of stenography in the Oshkosh, Wis., High School; C. E. Yost, recently with the Packard School, New York, is now in the commercial department of the Rochester, N. Y., High School; J. H. DePue, formerly owner of the Rochester, Pa., Business College, has opened the Georgetown Business College, Washington, D. C.; F. E. Mitchell and W. A. F. Scott have bought the Lawrence, Mass., Commercial School of H. O. Keesling, who goes to New Albany, Ind., as part owner of the New Albany Business College; Charles Maurice, a Columbia University man, is the commercial teacher in the White Plains, N. Y., High School this year; Miss Alice Wells, of the Muskegon, Mich., Business College, is a new member of the faculty of the Euclid School, Brooklyn, and Miss Nettie Breese, of Salem, Oregon, succeeds Miss Wells; C. W. Willis, of Gaylord, Mich., and P. P. Gibson, of Malone, N. Y., are new members of the Stanley Business College, Macon, Ga., and Earl Tharp, who was in Macon last year, is with Wood's Seventh Avenue School, New York City; Miss Myrtle E. Smith, of Weedsport, N. Y., goes to the Mount Holly, N. J., High School, to teach commercial subjects; Miss Cora B. Houghton, a Fitchburg, Mass., Business College graduate, will have charge of the commercial work in the Ashland, Mass., High School this year; C. E. Miller, of Coshocton, Ohio, has gone to the Central Michigan Business College, Lansing; C. O. Squiers, of the Houghton, Mich., High School, goes to the Negaunee, Mich., High School; George W. Merkle, a graduate of the Wharton School of Pennsylvania University, becomes an assistant to W. C. Stevenson, of the James Milliken University, Decatur, Ill.; T. V. Chandler, last year solicitor for the Salem, Mass., Commercial School, is now local manager of the Erie Branch of the Meadville, Pa., Commercial College; G. C. Savage, at the head of the shorthand department of the Salem, Mass., Commercial School last year, is now half owner of the Bellingham, Wash., Business Institute; Mrs. Olive Brow Bailey, of Taunton, Mass., is the new shorthand teacher in the New Bedford, Mass., Business College; Miss Clara M. Johnson, of Burdett College, Boston, takes charge of the typewriting department of the Winter Hill Business College, Somerville, Mass.; J. M. Ford, of the Fergus Falls, Minn., High School, takes charge of the commercial department of the Winona, Minn., High School; E. J. Goddard is a new teacher in the Childs Business College, Pawtucket, R. I.; C. B. Coffman a recent accession to the ranks of commercial teachers, is with the Coleman Business College, Newark, N. J.; Grace M. Boyer, last year with the Tri-State Business College, Cumberland, Md., is now with the Philadelphia Business College; Estella M. Asher, for three years with the Metropolitan Business College, Chicago, will have the commercial department in the Grand Rapids, Wis., High School; E. H. Fortney, of Jersey City, is the assistant commercial teacher in the Mueller School, Cincinnati; J. E. Nutter, of the Brooklyn Business Institute, will be with the Packard School this year, and G. H. Van Tuyl, of the Albany, N. Y., Business College, is another new man on the Packard force; C. R. Osgood, who has been with the Packards several years, joins the small army of private school teachers who are occupying the field of commercial education in the public schools. Mr. Osgood goes to the Passaic, N. J., High School, to follow H. G. Greene, who is added to the staff of the New York High School of Commerce; George K. Post, of the Norristown, Pa., Business College, goes to the Newark, N. J., Business College; G. W. Jones, of Munith, Mich., follows B. D. Stowell in the Creston, Iowa, High School, and Mr. Stowell represents an increase in the force of the successful Rogers and Allen, formerly Shoemaker & Clark School, School, Fall River, Mass.; W. J. Kibby, of Montpelier, Vt., Sem., follows Hastings Hawkes in the Rutland, High School, and Mr. Hawkes moves up the ladder professionally and financially by going to the Winthrop, Mass., High School. A. M. Stonehouse, of the Danville, Va., Military School, is a new man on the faculty of the R. I. Com'l. School, Providence. H. E. Wassell, of Mankato, Minn., is with the Rider-Moore & Stewart Schools, Trenton, N. J; and with them comes W. H. Howland, of Brown's Business College, Adrian, Mich., and K. G. Merrill, of the Lake Linden, Mich., High School. Miss Alice Brown, of the Andover, Mass., High School has changed to the Danvers, Mass., High School. Louise Binns, of the Du Bois, Pa., Business College, will teach shorthand and typewriting in the Pottstown, Pa., Business College this year. L. Broadwater, of the Atlantic, Iowa, Business College is principal of Link's Modern Business College, Boise, Idaho. Ruth A. Smith, a Simmons College, Boston girl, becomes the new head of the commercial department of the Norwood, Mass., High School. Irwin P. Mensch, of the Morse Business College, Hartford, Conn., joins the Spencerian Business College, Newburg, N. Y. J. R. Hadley, of Macomb, Ill., has been put in charge of very responsible work as teacher of commercial branches and telegraphy in the Iowa Industrial School for Boys, Eldora. O. N. Shaw, a recent Gem City Business College, Quincy, Ill., graduate is at the head of the commercial department of Grand Prairie Sem., Onarga, Ill., and Miss Jennie Chralesworth, of Merrill College, S. Norwalk, Conn., becomes his assistant. A. F. Wallace, of New Castle, Pa., takes the place of A. T. Scoville as commercial teacher in the Pennsylvania Business College, Lancaster, Pa., and Mr. Scoville becomes principal of Brown's Business College, Sterling, Ill., one of the latest

additions to the Brown collection of high-grade institutions for commercial training. C. H. Blaisdell, of Shawos, Augusta, Me., Business College, will have charge of the commercial work in the Haverhill, Mass., Business College, and G. L. Hoffacker, of this school, changes to the Massachusetts College of Commerce, Boston, Mass. W. Guy Rosebery, for many years principal of Brown's Business College, Ottawa, Ill., has bought a half interest in the Cambridge, Mass., Com'l. College, and will have charge of the commercial department. No more efficient man is to be found in New England. Miss Alice Heasley, New Castle, Pa., is a new assistant teacher in the Euclid School, Brooklyn. J. E. Freed, of Bellevue, Neb., will have charge of the commercial department of the Carthage, Mo., High School this year.

NEWS NOTES AND NOTICES

Mr. L. H. Hausam, recently of Denver, Col., is now engaged with the Salt City Business College, Hutchinson, Kans., in which institution he proposes to teach penmanship and commercial law and to do penwork and expert work along the line of questioned handwriting, accounting, etc., as well as a correspondence business. He is now planning more extensive campaigns for progress in penmanship and other lines than ever before attempted, which, to those who know something of what he has achieved, will mean much. Our readers are promised his best work If the articles we have on hand are a criterion of those which are to follow, we shall await their arrival with more than ordinary interest.

Mr. Harry C. Spillman of the Rockford, Ill., High School, spent his vacation on the road in the interests of the Gregg Publishing Company, Chicago, Ill. Mr. Spillman paid this office a pleasant visit and reported business as thriving. And it is not to be forgotten that it is this same Mr. Spillman who published free of expense to the Association a complete report of the High School Section of the Shorthand Association of the National Commercial Teachers' Federation. This one accomplishment demonstrates his ability to accomplish things worth while and to surmount difficulties which others pass by. All persons interested in high school commercial education should get in touch with Mr. Spillman with a view of organizing a full fledged department in connection with the National Commercil Teachers' Federation at Cleveland.

We have just received a sample of Faust's Myograph, manufactured and for sale by the Auto Pen and Ink Mfg. Company, Chicago, Ill., 40 Dearborn St. Mr. Faust informs us that the sales are increasing each year and that he has sold as many as fifteen hundred to one school, which speaks volumes for its usefulness. Its purpose is to start the pupil rightly in position and movement when learning to write. After the habit of correct position is once formed and a free arm movement obtained, it can then be discarded. This Company is also headquarters for everything in the Automatic Pen line, being prompt and reliable.

The Maryland Educational Journal, Baltimore, Md., is now published by the Globe Publishing and Printing Company, Baltimore, Md., an incorporated institution, Mr. E. H. Norman, the well known Baltimore Business College President, being one of the incorporators. The journal is but a year old and already ranks as one of our leading educational papers. We congratulate its editor and publishers for having secured the able and progressive services of one whom our profession esteems so highly.

Mr. H. O. Keesling, recently of Lawrence, Mass., Commercial School, is now in partnership with Mr. I. G. Strunk, of the New Albany, Ind., Business College. This means an excellent combination and we predict for the new management of the old and reliable institution increased prosperity. Mr. Keesling is a native of Indiana and therefore feels at home in his new location. No one in our profession for his age has a better reputation for character and ability than has Mr. Keesling, and we have never heard a word of criticism against Mr. Strunk, whose friends are many.

H. E. Welbourne, formerly of the Douglas Business College, McKeesport, Pa., has accepted a position with the Williams' Business College, Oshkosh, Wis.

Mr. O. T. Johnston has been re-elected for the coming year at an increase of salary, which is now assuming large proportions, in the Mountain State Business College, Parkersburg, W. Va., Mr. A. G. Sine, President. Mr. Johnston writes that he "shall give Mr. Sine the best there is in me." This is the right kind of a spirit to manifest upon entering into a contract for service. Mr. Johnston made an extensive run through old Mexico as a vacation during July and August.

Mr. J. H. Bachtenkircher, the effecient supervisor of writing and bookkeeping in Lafayette, Ind., has been elected supervisor of writing in the public schools of Evansville, Ind., at a good increase in salary. No better man could have been found for the Evansville position and we wish to congratulate the school board of that city upon securing Mr. Bachtenkircher's services. Without question he is one of the few foremost supervisors of the day and we wish him success in his new position.

In June of this year, Soule College, New Orleans, celebrated its fiftieth anniversary by appropriate exercises. Fifty years ago Geo. Soule, now generally known as "Colonel Soule," then twenty-two years of age, went to New Orleans and started a business college in a small way, and from which small beginning has grown the greatest educational institution of its kind in the South, and without question one of the greatest of its kind in the world.

When the war broke out he enlisted in the Confederate Army, and was mustered out in 1865 with the title of Lieutenant Colonel. He at once returned to New Orleans with a cash capital of fifty cents, and found that his entire school and its equipment, including his library, had been confiscated. He began anew the profession of teaching, and as a result thousands of the South's foremost citizens have been benefited by his training, and there stands today in New Orleans as a monument to his industry and foresight, a beautiful modern four-story building, especially built and adapted to the needs of a commercial school, wherein he still labors because he loves to teach. Three of his sons are now carrying on a large portion of the detail work of Soule College, all of them being graduates, not only of Soule College, but of Cornell University as well as of Tulane Law School. Their names are: Albert Lee, Edward Everett and Frank. Another son, Robert Spencer (evidently named after "Uncle" Robert Spencer) is an architect, and he designed the beautiful structure mentioned.

No one stands higher in the estimation of the people of New Orleans and the south, and of our profession, than Colonel Soule. Although not so widely known in the north, he is a contemporary of Robert Spencer, of Milwaukee, and of the late S. S. Packard, of New York City. Here's our best wishes for many, many years of usefulness and consequent happiness to Colonel Soule.

Mr. H. F. McKay, recently of the Zanerian, is the new commercial teacher and penman in the Drake Business College, Jersey City, N. J. Mr. McKay is a fine penman, and an experienced commercial teacher and business man, whose services will soon be felt on the Jersey shore.

John Alfred White, who formerly had charge of the commercial work in the Southwestern Normal School, California, Pa., now has charge of the commercial department of the North Division High School, Milwaukee, Wis. Mr. White states that the prospect is good for a pleasant year's work, and, as every one knows, Milwaukee is a very pleasant place in which to live. THE BUSINESS EDUCATOR extends best wishes to Mr. White in his new field of work.

Mr. J. V. Dillman has been elected Supervisor of Penmanship in the Public Schools of Elyria, O. We have every reason to believe that the penmanship in the public schools of Elyria will soon be known for its excellence, as Mr. Dillman is an enthusiastic and untiring teacher.

Mr. Norman B. Good, Conestoga, Pa., is the new penman and commercial teacher in the Huntington, Ind., Business University. Mr. Good is a fine young man who has just entered the commercial teaching profession and we have every reason to believe that he will "make good."

Mr. A. F. Wallace of New Castle, Pa., is the new commercial teacher in the Pennsylvania Business and Shorthand College, Lancaster, Pa., Mr. J. M. Wade, Proprietor.

J. C. Estlack, formerly with Moothart's Commercial College, Cape Girardeau, Mo., recently purchased an interest in the Bowie, Texas, Commercial College. Mr. Estlack states that the school is in a very flourishing condition at present, with bright prospects for the future. Mr. Estlack has charge of the work, including special penmanship. He enclosed a specimen of ornamental writing which shows that he is capable of handling this branch of the work as well as practical business writing. THE BUSINESS EDUCATOR wishes the new management much success.

The Bellows Falls, Vt., Times on Thursday, June 7, 1906, gave a lengthy editorial complimentary to the art instruction given in the public schools by Miss Mary E. Baker.

Mr. Alton Hulbert is the new commercial teacher in the Detroit, Mich., Commercial College. Mr. Hulbert is one of the most efficient shorthand and commercial teachers we know and we therefore wish to congratulate the school for having secured his services.

Mr. Irwin P. Mensch, formerly of Reading, Pa., but more recently of Morse Business College, Hartford, Conn., is the new penman and commercial teacher in the Spencerian Business School of Newburgh, N. Y. Mr. Mensch is a young man of much more than ordinary talents in the line of penmanship.

During the month of June, Mr. J. L. Hayward of the Heffley School, Brooklyn, N. Y., favored us with a list of subscriptions to the number of nineteen. Mr. Hayward is a penman much above the average, and a hustling commercial teacher.

Mr. P. W. Costello, whose splendid examples of engrossing and portrait work have been appearing in the columns of THE BUSINESS EDUCATOR, was recently appointed by Governor Pennypacker of Pennsylvania as one of four Registration Commissioners in and for the city of Scranton for a term of three years at a salary of $2,000 a year. As the duties of the position are light, Mr. Costello will be able to pursue the art of his heart's choice as heretofore. We congratulate the good people of Scranton in having him appointed to so desirable a position, for we believe Mr. Costello is a man of good principles, and one whom politics does not seem to spoil.

On June 13th, Mr. M. C. Fisher of the Fisher Winter Hill Business College, Somerville, Mass., sent us a list of subscriptions numbering fifty-four. This is all the evidence necessary to show that the above named institution is no small, suburban affair, but a full fledged, practical educational institution. The Fisher boys are well educated, hustling and conscientious fellows, hence their success.

WRITING IN THE PRIMARY GRADES

J. H. BACHTENKIRCHER

Supervisor Penmanship Public Schools, Evansville, Ind.

Penmanship.

Two things are to be striven for in teaching penmanship: legibility and rapidity. To these two may be added elegance. Penmanship must be a habit; it must be built into the muscles. While writing is not usually regarded as a culture subject, the learning of it may help to strengthen the mind. After much practice the pupil does not think of the writing, but what he expresses by the writing. The teacher should see to it that the pupil does not practice bad forms in writing. The longer one practices such forms the more firmly do they become fixed.

Too much time is spent in learning to write. A pupil ought to know HOW to write by the time he has completed the fourth grade. He should have practice—a great deal EVERY DAY after this, but he ought not to need much teaching.

Legibility, produced by rapid, easy movements, is the point to keep in mind.

Writing.

FIRST YEAR.
ARTICLE I.

For a number of years, I taught the small, cramped finger writing in the first and second years. I found, however, that the pupils learned so many things which later had to be unlearned, that I began to study the problem, from the child's standpoint, and upon a thorough investigation, resolved upon the following plan:

1. Have the minimum of the written work in the first and second years. 2. All written work under supervision of the room teacher. 3. No writing for "busy work." 4. Work on the blackboard to precede work upon paper. 5. All work large and executed with the Whole Arm Movement.

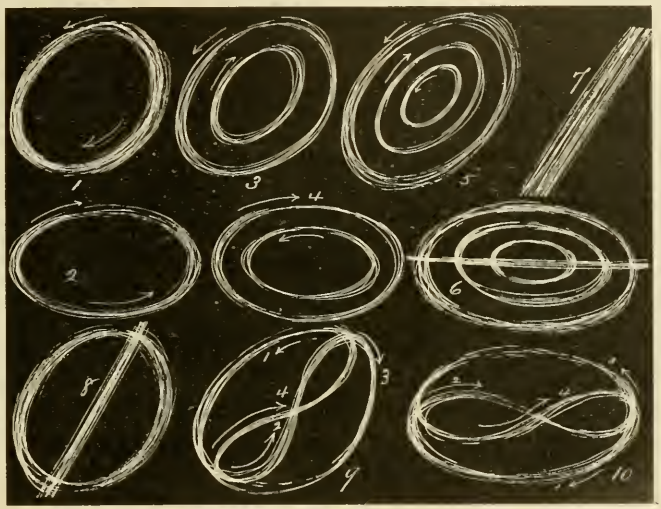
WORK UPON THE BLACKBOARD.

All pupils are pleased when they are permitted to go to the board. Order of developing work at the board:

1. Teach the pupils how to stand at the board. 2. How to take the crayon in the hand. 3. How to find the "sharp edge" while writing. 4. Teach a light touch and a free, rapid, bold motion. 5. Teach how to get muscular control, which leads to form. First steps in board work: Pupil takes his assigned place at the board. Pupil takes crayon in his right hand. (Never change a left handed pupil.) Pupil holds up left hand palm up. Pupil places crayon in left hand. Pupil again takes crayon in right hand between thumb and first two fingers, bringing one end of the crayon under palm of the hand.

GETTING THE SWING.

Pupils face the teacher's board. Teacher steps to the board and places exercise 1 upon the board. While the teacher is tracing this exercise upon the board, the pupils are following her motions in the air. The teacher steps to the rear of room to observe the motion of the whole class, counting, "down, up, down, up," or 1, 2, 1, 2, etc. The pupils next face the board and "pretend" to make the exercise, while the teacher counts for the strokes. At the words, "ready, make," the crayon comes to the board without breaking the motion, and the pupils execute the exercise. No attempt must be made to trace succeeding lines at first. The teacher's first aim must be lightness of touch, and a free, bold swing. Exercise 1 must be traced many times, using both direct and reversed stroke. The exercises should be made a foot high if the pupils can do so without stretching the arm. Exercise 1 may be followed by exercise 7. One and seven may be combined into No. 8. After some freedom has been gained at the board the pupil is taught the use of pencil and paper.



WORK UPON PAPER.

Materials: Manilla paper, 6 x 10 inches, ruled on one side. For beginning classes the paper may be larger and unruled.

The Eagle School Crayon or Neograph pencil give a broad line, with a light touch and wear well. Pencil holding: As "first impressions" are said to be the most lasting, I like to use the following signals in getting my "little people" in working order: The sheet of paper is placed in the upper right hand corner of desk, the pencil is placed in the groove with the point to the left. Signals: *Ready.* Pupil places right hand in middle of paper. *Two.* Pupil slants paper. *Three.* Pupil takes pencil by the point in left hand and holds it in a vertical position. *Four.* Pupil holds up his right hand ready to receive the pencil. The pupil is taught to curve his fingers "just a little." He is taught "how to place the thumb about the middle of his first finger. He is taught "how to bend his thumb up square," to keep his hand strong. *Five.* Pupil places the pencil in his right hand. He is now ready to make the "merry-go-round" exercise 1, on the paper. Now feet are flat, backs straight, and back of the hand points to the ceiling. The teacher makes exercise 1 upon the board, the pupils following her motion with pencils in the air. This motion is kept up until the signals, "ready, make," are given, when the pencil comes to the paper without breaking the motion. No form work, such as letters and words, are attempted the first six weeks of school life. After the pupil has gained some control, the paper is folded once, 6 x 5 inches, and exercises 1, 3, 5, 7, 8 and 9 are made the size of the paper folded. Exercises 2, 4, 6, and 10 are made the length of the paper, 6 x 10 inches.

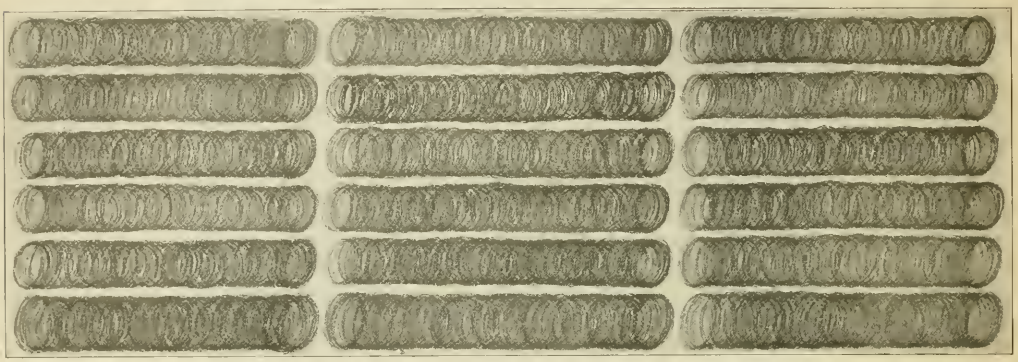
A CLASS OF FEBRUARY PUPILS AT THE BOARD DEVELOPING FORM AND MOVEMENT, ROOM 2, WASHINGTON ST. SCHOOL, LA FAYETTE, INC.

"What Others Have Done You Can Do Also."

STUDENTS' WORK AND PAGE

Dedicated to the best engravable specimens of exercises and business writing received from schools and students; improvement, timeliness and excellence considered.

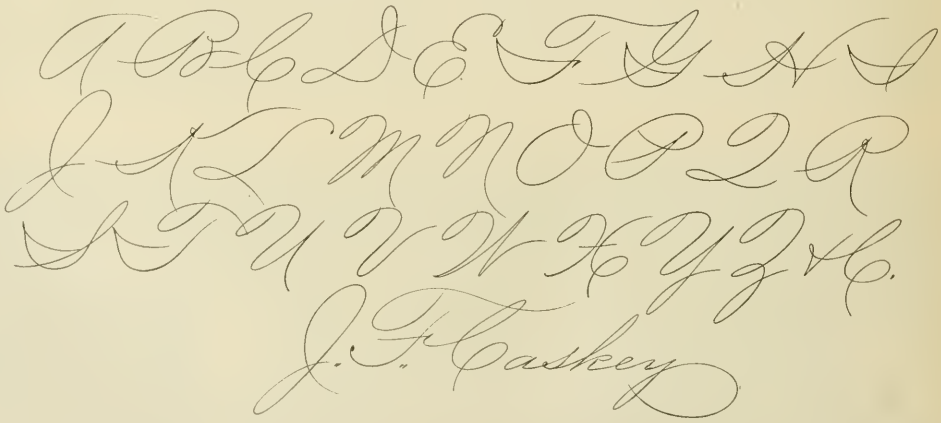
Observation, Care and Application—The Essentials.



By Miss Marie Reichert, pupil of Miss Jeannette E. Baldwin, penman in the big Palytechnic Manual Training High School, Los Angeles, Calif.

Movement exercises by C. F. Cleary, pupil of J. F. Siple, penman, in Bank's Business College, Philadelphia, Pa.

A SET OF STRONG BUSINESS CAPITALS.



Mr. G. B. Jones, whose fine-grained, poetic features are shown above, spent his early years in the city of Hamilton, Can. At the age of eleven years he came to western New York and was initiated into the "mysteries and beauties," as he expressed it, of farming, by his grandparents, whose judgment was sufficient to ground him thoroughly in the fancied and other more realistic essentials of agriculture.

After twelve years of strenuous farming, his health gave out and he then turned his attention to preparing for commercial work. His interest was soon awakened in penmanship with a corresponding desire to present the subject to others in the most interesting and helpful manner. To accomplish this desired ability he became the pupil from time to time of a number of the finest teachers of our profession, among which are the following: L. L. Williams, Frank R. Smith, A. J. Taylor, Rochester, N. Y.; H. W. Flickinger, Philadelphia, Pa.; C. H. Peirce, Keokuk, Iowa; H. W. Kibbe, Utica, N. Y.; A. S. Pratt, Batavia, N. Y.; E. L. Burnett, Elmira, N. Y.; W. J. Kinsley, G. W. Wallace and C. H. Smith, Lincoln, Nbr.

Of course he considers Flickinger at the top of the list as a penman and man. As for versatility and teaching ability, he holds a very high opinion of the late C. H. Pierce. He considers him the most highly educated penman he has ever known.

He began teaching itinerantly, as a great many of the older penmen have done, in the small towns of his native state, but he soon drifted into public school teaching, which he has followed with success ever since, having taught the past year at Port Jervis, N. Y.

We recently had the pleasure of meeting Mr. Jones personally for the first time and we are frank and free to say that we found him to be a man who possessed not only excellent teaching ability, but a large heart and sympathetic and sensitive nature, a combination of which makes the true teacher and man. No one in our profession, we believe, loves to teach writing or loves children more than he, and we have never seen better results secured.

"Ransom's Masterpiece," comprising a half-tone engraving of a pen and ink stiple portrait of Gen. Grant and his famous white charger, printed on fine enameled paper, 19x25 inches, is received. The half-tone silhouette gives it an especially effective and delicate appearance. Price and further particulars may be had by consulting his advertisement in this number of the Journal.

Pointers in Penmanship for Teachers & Pupils.

Reading Between the Lines.

A penmanship teacher should be able to read a great deal between the lines of a student's practice sheet. If he is a live teacher and has the interest of the pupil at heart, he will not only see where the forms are weak and imperfect, and whether the movement is the right kind, but he will, by proper observation, be able to determine just what amount and kind of effort the student is putting forth. The practice sheet is a photo, portraying to the teacher an Encyclopedia of information which he may use to good advantage.

In a large class, the teacher does not have time to watch every student, nor would it be possible for him to do so. The movement may be slow and cramped or the forms may be drawn. Again the effort may be misdirected for want of better knowledge or a lack of real interest in the subject.

To be a successful teacher, therefore, you must learn to study the practice sheet of your student and be able to tell him where he fails, and inspire him to a stronger and better directed effort. It is profitable for a teacher to learn to read between the lines.

EDWARD J. HOKE,
Penman in the Lewistown, Pa., School.

SPECIAL SPECIAL

For this month only, we will give a course of 20 lessons in Pen Drawing for the small sum of $10.00. The demand for "Ink-slingers" far exceeds the supply, so if you are desirous of getting first-class instruction in all branches of pen work, and mean BUSINESS, write at once for terms and specimen drawings. If you are merely a specimen hunter, "Skidoo." Remember, friends, this offer only holds good for this month, so "Come early and avoid the RUSH." Class limited to 25.

GALLOWAY SCHOOL OF DRAWING, 5 W 30 ST., POTTSTOWN, PA.

Mr. T. E. Southlee, whose personality is shown herewith, was born on a cattle ranch in West Texas twenty-eight years ago. At the age of thirteen years he moved to Arizona where he completed the public school course and in 1895 entered the Agricultural and Mechanic Arts College at Las Cruces, N. Mexico, which institution he attended two years. He then went to San Angelo, Texas, as a stenographer, and at the outbreak of the Spanish-American War he enlisted in the third regiment. After being mustered out he traveled extensively in Old Mexico, after which he entered and completed the commercial course in the Tyler, Texas, Commercial College. He then taught in the same institution and later went to Atlanta, Ga., Commercial College, where he had charge of the commercial work. In 1905 he entered the Zanerian and on June 1, 1906, was awarded the Zanerian Gold Medal of Merit for having made most improvement during the year in penmanship.

In 1902, he married Miss Mollie Roach of Safford, Arizona, who is also a stenographer of more than ordinary ability.

Mr. Southlee is now located in St. Joseph, Mo., Business University.

He is a young man devoid of blatant qualities, reserved in speech and manner, studious, industrious, painstaking and consciencious.

His penmanship is above that of the average professional with indications that it will go still higher. Back of this penmanship, shorthand and bookkeeping teaching ability we find a character above reproach, a fact and condition which we hereby take pleasure in announcing.

AROUND SCHOOL OPENING

there is usually a quick demand for teachers. If you have not made your arrangements, we may be able to help you. Give full particulars—specialties, age, salary, preferred location, in first letter.

A NUMBER OF PLACES OPEN NOW.

UNION TEACHERS' BUREAU,

Frank E. Vaughan, Manager, 203 Broadway, New York. Known for 20 years as the *Penman's Art Journal* Bureau.

MADARASZ

Begins a course of lessons in Business Writing in September Penman's Art Journal. This is the master-stroke of the Master Penman. Thousands of students have been waiting for it for many years. Other eminent penman whose contributions in the line of Modern Rapid Business Writing are on hand and will appear this school year are: Mills, Doner, Lister, Hoffman, Siple, Robinson, Leslie. Figures by Collins.

Just See September Journal. Ransom begins a course in Professional Writing. Others whose work is on hand in this line: Blue, Kelchner, Farley, Flickinger.

Just See September Journal. **Other Features**—(Work actually on hand). Ornate Superscriptions, by F. B. Courtney; Autographs of Famous Penmen, individualized, by W. E. Dennis; Lessons in Engrossing, by S. C. Malone, who writes: "I'm giving you a course for which I charge $500;" Lessons in Free Hand Drawing, by Valentine Sandberg, the distinguished artist; Lessons in Pen Lettering, by F. W. Martin. All the above in the Regular Edition, 75 cents a year. News Edition, with eight additional pages of good things, $1.00 a year. Now! Just send four red stamps for September Journal. If you don't find it worth double the money, return with your name and address on corner of wrapper and we will send back your stamps and one more for good measure. You CAN'T LOSE. Teachers are invited to send for confidential rates to clubbers. Do it now.

PENMAN'S ART JOURNAL, 229 BROADWAY, NEW YORK

The above is a portrait of Mr. John F. Siple, who is just entering upon his second year's engagement as penman and teacher of penmanship of Banks Business College, Philadelphia, Pa.

Mr. Siple has taught successfully for eleven years. His first year was with the Ohio Business College, Mansfield Ohio; seven years with the Bartlett Commercial College, Cincinnati, Ohio; two years with the National Business College, Quincy, Ill., and one year in his present position.

Perhaps there is not a teacher in the profession who is in more real down right earnest about his pupils writing a good, legible, rapid hand than Mr. Siple. From June 1st, 1899 to July 30, 1903 he was employed in the Home office of one of our largest Life Insurance Companies as a policy engrosser. He accepted a position of this kind so that he might better acquaint himself with business methods, as they are done in actual business, and especially to discover just how the possession of a good handwriting was appreciated, and assisted one in a business house. As a result, from the experience and information gained while holding this position, he is fully convinced that if every young person aspiring to become an efficient clerk, bookkeeper, or office help of any kind, knew the real value and advantage of an elegant business handwriting, they would be willing to spend time, money and hard work to acquire it.

Mr. Siple is a Virginian by birth. He is a graduate under Uriah McKee (now deceased), of Oberlin, Ohio. Like many of our leading penman, he thought his education in penmanship was not yet quite complete unless he could spend some time in the Zanerian College. While his stay at this school was of short duration, the instruction and inspiration received was of such a nature as to be of much help to him as a teacher and penman.

It must be a very dull scholar indeed coming under Mr. Siple's instruction who will not soon become interested in his original and enthusiastic way of presenting his lessons. As an evidence of his popularity, his pupils presented him with an elegant gold watch, chain and K. of P. charm upon resigning his position with the National Business College, Quincy, Ill.

Mr. Siple is as clean morally and as upright in character as he is skilled with the pen. He is a distinct credit to the profession.

SPECIMENS

Clippings from class room practice in business writing by the students of Banks Business College, Philadelphia, Pa., John F. Siple, penman, are before us, and they are among the best from a practical standpoint we have ever had the pleasure of examining.

Specimens of lettering from pupils in Kinyon's Commercial College, Pawtucket, R. I., H. C. Russell, penman, indicate that they are being trained in a necessary element of a business education. Good plain lettering is very much in demand in the modern business office for many every-day purposes, such as marking of packages, the labelling of filing devices, the planning of copy for the printer, etc., etc.

We have had the pleasure of examining the first and final specimens in business writing from a number of students in the Salem, Mass., Commercial School who had been under the instruction of Mr. L. F. Noble, and it gives us pleasure to say that the improvement shown is such that any one should naturally be proud of, and we therefore wish to congratulate both the pupils and Mr. Noble upon the splendid results secured.

Some of the finest script received at this office for many a day is at hand from the graceful pen of Mr. A. M. Wonnell, Penman in the Ferris Institute, Big Rapids, Mich. It is only a question of time until our readers will have the pleasure of following Mr. Wonnell in a series of lessons he now has in preparation for us. The work before us would appear at this time instead of this announcement but for the fact that the lines are too faint and delicate for successful reproduction. Mr. Wonnell is destined to be second to no other in the execution of fine penmanship. The work before us is truly charming.

We have recently had the pleasure of examining the specimens of writing from many of the students in the public schools of Chester, Pa., Miss Elizabeth B. Davidson, Supervisor of Writing. The work is fully up to the average if not above that secured by Supervisors. The work throughout is quite plain and neat, and much of it quite free and business like. Miss Davidson is an intense and enthusiastic teacher, and it therefore gives us pleasure to thus recognize her ability.

Mr. J. E. Thornton, Carrollton, Ga., submits some very graceful signatures in the ornamental style. Mr. Thornton writes a good, strong business hand as well.

We have on hand a splendid lot of specimens of ornamental penmanship, comprising exercises, capital letters, words, combinations, signature writing and page writing from the graceful, vigorous, skillful pen of Mr. C. W. Ransom, 825 Euclid Ave., Kansas City, Mo. The Ransomerian idea is a growing and flourishing one.

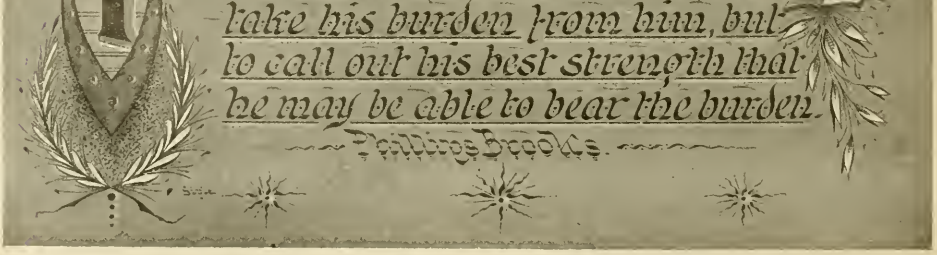
One of the prettiest white-ink-on-blue-paper epistles received at this office for many a day is from the nimble pen of Mr. A. A. Kuhl, a former pupil of ye editors and one of the proprietors of the Georgia Normal College, Abbieville, Ga. Mr. Kuhl writes one of the finest hands of any of our school proprietors and does but little practicing at that. This is further proof that a thing once acquired is easily retained and never wholly lost.

J. F. Caskey, teacher of penmanship in Burdett College, Boston, Mass., recently favored us with a number of specimens of ornamental writing from his pen, all of which are superb. Mr. Caskey is steadily going up in his work. In fact, his skill is now of the very highest order, and his work therefore ranks with the best.

From G. L. Caskey, Penman and commercial teacher in the Modern School, Cleveland, Ohio, we have received some very graceful ornamental penmanship, which bear evidence to the fact that Mr. Caskey is still "in the ring" of professional ink-slingers.

L. E. Gerhold, a former Zanerian student, who the past year has been occupying a position as policy engrosser with an insurance company of St. Louis, and with whose pen work the readers of THE BUSINESS EDUCATOR are quite familiar is now connected with the New England Mutual Life Insurance Company, Boston, Mass., as policy engrosser. Mr. Gerhold states that he likes his new position very well, and we know our readers will be pleased to learn that he hopes to favor THE BUSINESS EDUCATOR with more specimens of his pen work from time to time.

A specimen of engrossing done with brush and pen in colors on yellow-brown board, which accounts for the dark tone of the background, as yellow photographs dark. By Jno. F. Siple, penman, Bank's Business College, Philadelphia, Pa.



By Mr. F. O. Gardiner, Stockton, California.

First-Class Penmen Wanted.

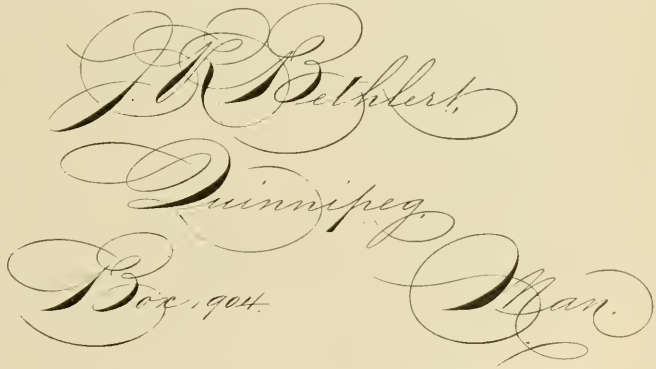
We can use One Hundred Penmen who also teach Bookkeeping.

WRITE TODAY.

Continental Teachers' Agency.

Bowling Green, Ky.

FREE REGISTRATION if you mention this paper.



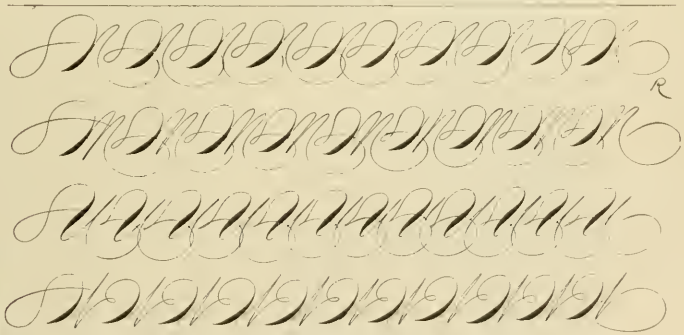
Superscription by Mr. F. B. Courtney, McDonald's Business Institute, Milwaukee, Wis.

Send for Beautifully Illustrated Catalog of

HAUSAM'S SCHOOL OF PENMANSHIP BY CORRESPONDENCE

and Special Summer Offer on The Diploma Course in the New Education in Penmanship. Specimen of flourishing free to all who write Now.

Address, **L. H. HAUSAM,**
Care Salt City Business College,
Hutchinson, Kansas.



Supplementary Ornamental Penmanship Practice for aspiring young penman by Mr. C. W. Ransom, Kansas City, Mo.

GIVES GOOD Instruction in Penmanship and Engrossing by mail. Fine written cards, plain or ornamental, either white or colored, 2 dozen for 25c. Best Grade of White Blank Cards, Sample 100 postpaid for 20c., or 1000 by express, 70c. Catalogue free. Address, JAMES WILLIAMS, 2603 WOOLWORTH AVE., OMAHA, NEB.

DON'T DO IT Don't buy written cards or take lessons by mail until you have seen my 8-page circular which I mail you for a 2-cent stamp.
Send 20 cents for 12 white, assorted colors, or royal blue cards, written in my finest style. 1 and 2-cent U. S. stamps taken. Twenty years with the pen. Address **F. E. PERSONS,**
445 Breckenridge St. Buffalo, N. Y.

Lessons In Roundhand by Mail.

Special instructions given in Policy Engrossing when desired. Send Stamp for circular.

H. W. Strickland,
Care Goldey College, WILMINGTON, DEL.

Mr. M. A. Smythe, whose handsome features are depicted above, was born in Scott County, Va., in 1884. He attended the public schools until twelve years of age, when he entered Shoemaker College, Gate City, Va., in which he pursued the preparatory and collegiate courses, following which he completed a short course in bookkeeping, and accepted a position, first as clerk in a grocery, and next as a bookkeeper in a dry goods store in Gate City. While holding this position for three years, he studied shorthand, and completed another course of bookkeeping. Through the influence of a friend, he became interested in penmanship, and then decided to take a more thorough commercial course in the National Business College, Roanoke, Va., upon the completion of which he has been retained ever since as penmanship and commercial teacher.

His years, though comparatively few, have been crowded full to overflowing with acqnisition of knowledge and work well done at the same time. His career is another argument in favor of self educating and self supporting young manhood.

He has never used tobacco or alcoholic drinks, and is therefore not handicapped with these enervating habits.

We have had occasion to see his own penmanship develop, and that of his students from time to time, and have been well impressed with the results he is securing, indicating that as an instructor, his success measures favorably with the best in our profession. More will doubtless be heard of him and his work from this on.

C. M. BECKETT, Marion, O.

W. R. PITKIN, Coldwater, Mich.

In the June number of THE BUSINESS EDUCATOR the portrait of Mr. Beckett appeared over Mr. Pitkin's biography, and Mr. Pitman's portrait appeared over Mr. Beckett's biography. Please to look closely at the above and thereby correct the psychological mix-up of your mental selves due to your well-meaning editor's oversight.

Mr. Beckett is still in Marion and not in Columbus as announced in the June number, due to the fact that when the Marion School Board learned that he was about to leave they raised his salary to fifteen dollars a month more than he was offered in Columbus. As a consequence he recognized a "good thing when he saw it" and remained, to the benefit of the city of Marion

---

Nov. 15, 1905.

Zaner & Bloser,
Columbus, O.

Gentlemen;

I have been trying for some time to get along without reading "The Business Educator" but find it to be a bad mistake, so I enclose the price for another year beginning with September.

Yours truly,
J. D. Jenkins.

Box 1051.

POLICY ENGROSSER WANTED

Salary $250 a month paid in advance to the man who died here in July and left this vacancy. I was asked to assist in supplying the Insurance Company with a good script writer, but all the capable men I knew of were employed at good salaries. Brother Penman, I personally know of school men that pay from $1200 to $1800 a year for men that can write script and do engrossing. Insurance Companies, Lithographers and Engravers are always on the alert for such men. I write script for a number of engravers and have engaged to write all the script for the extensive line of diplomas being lithographed and engraved by the Boston Diploma Company, and I can teach any penman to do as well as I am doing.

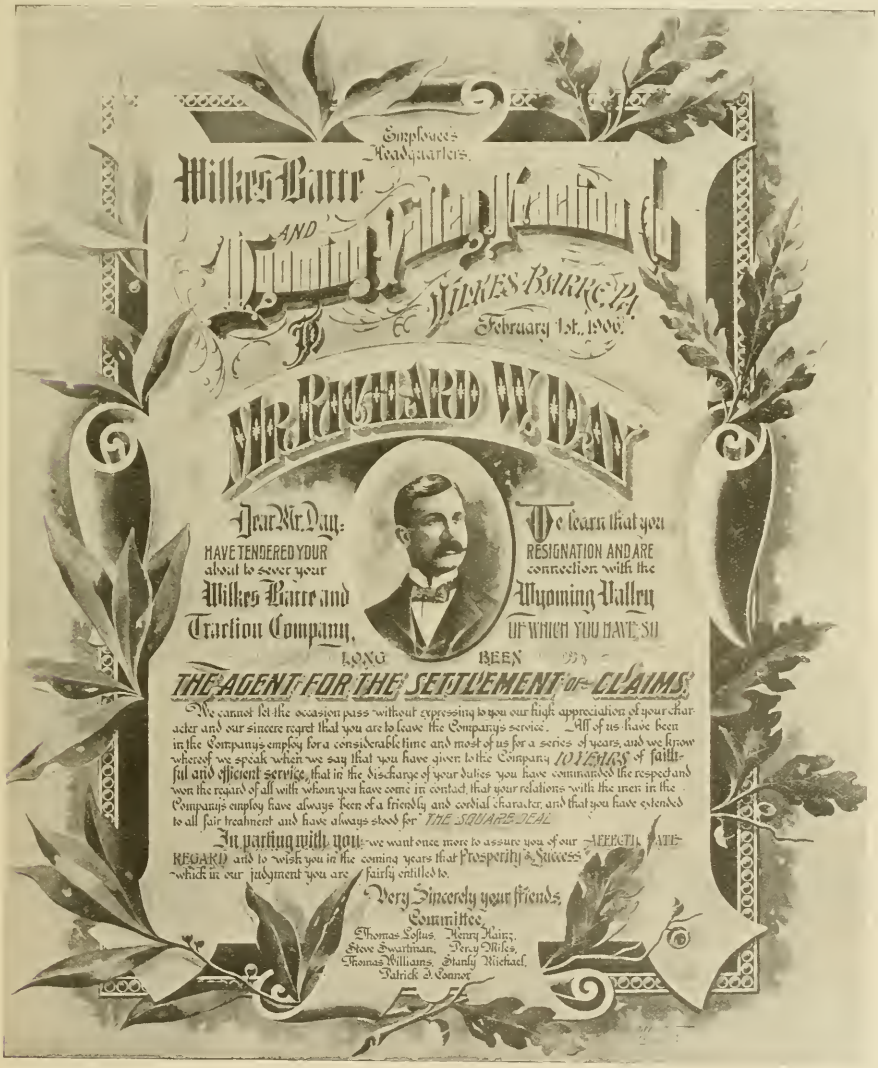
A specimen of engraved script for 10 cents

INFORMATION FREE

FRANK W. MARTIN,

100 Boylston Street BOSTON, MASS.

Mr. Costello is turning out a good deal of this grade of engrossing. Besides black and white, he uses grays, purples, reds and greens. He usually uses gray board about 18 x 23 inches. Mr. Costello says that he would advise students who intend to make a living out of the engrossing business to give all of the attention they can, aside from script and lettering, to portraiture, as it is surprising how much more money a portrait job will yield over that without. And, by the way, the examples of portraits that Mr. Costello is presenting to our readers through these pages are just such as students should work from. There are none finer to be had anywhere or at any price.



THE BEST **BLANK CARDS** HAND CUT

DESIGNS AND CARD WRITERS' MANUAL Tells all about blank, comic and scroll cards, 2c; Motto Bird and scroll cards, 24 designs, no two alike, 100 assorted, 30c.

WHITE INK POWDER. If you are looking for a No. 1 white ink, this powder will make it. Enough powder to make ½ pint, 40c. Agents wanted for written cards Agents' outfit, 2 cents. Address,

W. McBEE, 19 Snyder St., Allegheny, Pa.

One Dozen Cards Free

with your own name to prospective agents—students only, send 2 cent stamp for postage. Blank cards finest quality Wedding Bristol 75 cents per 1000. Comic jokers or bird designs, 100 18 cents, 1000 $1.48 postpaid.

Prof. L. R. Wolfington, COLUMBUS, Box 124 OHIO.

Herewith is shown a very effective bit of designing for letter head or business card. The design was first laid off in pencil very carefully. The size and arrangement of the various parts require especial attention, and when the design seems to hang together in one harmonious whole, add the ink (waterproof) to the lettering. When this is done, clean off the pencil lines, save those on the roses, which should be outlined in the tint used in shading the drawing. Study the color values, and see that your tones are clean and transparent.

Specimen.

Mr. C. D. Phelps, Lone Oak, Texas, writes a good, strong hand, and is succeeding in teaching a similar style to others as evidenced by specimens before us, among the best of which we take pleasure in mentioning the work of the following persons: Sam Mercer, Lee Fortanberry and Ernest Michaels.

STUDY LAW AT HOME

THE ORIGINAL SCHOOL. Instruction by mail adapted to everyone. Recognized by courts and educators. Experienced and competent instructors. Takes spare time only. Three courses—Preparatory, Business, College. Prepares for practice. Will better your condition and prospects in business. Students and graduates everywhere. Full particulars and special offer FREE.

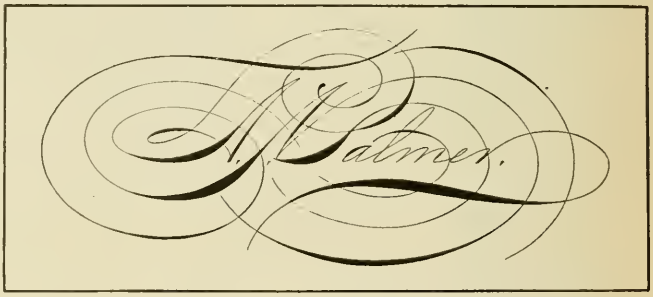
THE SPRAGUE CORRESPONDENCE SCHOOL OF LAW, 733 MAJESTIC BLDG. DETROIT, MICH.

Written Cards.

One dozen of my very finest written cards for 25 cents. As an introduction I will give you more than your money's worth. Write and be convinced

L. E. SCHMITT,
129 W. Saratoga St., BALTIMORE, MD.

G. S. Henderson
Artistic
Designs and Illustrations
331 W. 58th Street, NEW YORK



AN OFF-HAND EFFORT BY EDITOR ZANER.

KOREAN INK is the blackest free-flowing ink ever made—it comes in large sticks, enough for years of steady use—Best for ornamental writing—beautiful, true hair lines—Full directions of how to mix to get best results accompany each order. $3 by registered mail for a stick.
L. MADARASZ,
1281 Third Ave., New York.

$15,000 in July.

The aggregate annual salaries of the teachers we placed in July exceeds $15,000. Among these positions were 5 high schools (including Providence, R. I.), 2 State normal schools and one college. Of these positions 5 carried salaries of from $1100 to $1500. No enrollment fee. Information free. In emergency write us.

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NATIONAL COMMERCIAL TEACHERS' AGENCY.
A Specialty by a Specialist.
E. E. CAYLORD, MGR., PROSPECT HILL, BEVERLY, MASS.

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THE PARSON'S BUSINESS COLLEGE
PARSONS, KANSAS

A Successful School that Prepares Young Men and Women for a Successful Business Career.

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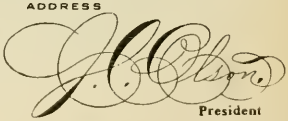
Annual Attendance, 500 Students Thousands of Students in Good Positions. Highly endorsed by Business Men. Fine Building. Elegant Equipment. Strong Faculty. Expenses Reasonable. Satisfaction Guaranteed. Send for handsome 60 page Catalogue giving full information.



President

Pen Technic in Portraiture—the kind that looks well in a frame as well as on the printed page.

Forgery. How detected and demonstrated in a 300-paged book by a world-famed handwriting expert; bound in law sheep; mailed for $2.00. Expert counsel and testimony given respecting forged or contested writing by Daniel T. Ames, Mountain View, California.

A $300 DESIGN

Ransom's Masterpiece

A beautiful, stippled, pen portrait of Gen. Grant mounted upon his famous horse, size 22 x 24 inches, printed on the very best fine art paper, suitable for framing, sent in tube, prepaid, to any address, for **50 CENTS.**

For imitation, inspiration and attractiveness of design, it stands in a class by itself. It must be seen to be appreciated.

Agents Wanted—Send Now.

Address, **C. W. RANSOM,**
3825 Euclid Ave. Kansas City, Mo.

Keep Your Lightning Rod Up

High Grade service for high grade teachers and schools
Teachers of Shorthand
Teachers of Bookkeeping
Teachers of Penmanship
All round Commercial Teachers
Business School Managers

Splendidly trained and experienced Teachers and Thoroughly prepared beginners needed by and supplied to the Best Commercial Colleges through our COMMERCIAL TEACHERS' BUREAU

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High grade men supplied to Banks, Offices, Manufacturing and Mercantile concerns through our BUSINESS EMPLOYMENT BUREAU

No charge to schools or employers
WE NEED AI TEACHERS
"No Position—No Pay"
Write us to-day

The Kinsley Bureau,
245 Broadway, NEW YORK

I will write your name on one dozen **CARDS** for 15c.
I will give free a pack of samples and send terms to agents with each order

Agents Wanted.

BLANK CARDS I have the very best blank cards now on the market. Hand cut. Come in 17 different colors. Sample 100 postpaid, 15c 1,000 by express, 75c. Card Circular for red stamp.

COMIC JOKER CARDS About 25 different kinds. Many new. 100 postpaid, 23c. Less for more. Ink, Glossy Black or Very Best White, 15c. per bottle. 1 Oblique Pen Holder, 10c. Gillott's No. 1 Pens, 10c. per doz. Lessons in Card Writing. Circular for stamp.

W. A. BODE, CARRICK, PENNA.

INCREASE YOUR SALARY. Let me send you sample of Ransomerian pen and Journal; also convincing proofs that a course in Ransomerian Penmanship will increase your earning capacity, and that I teach successfully all branches of penmanship by mail. Superintendents of Public Instruction, Teachers in Public Schools, Normals and Business Colleges throughout the U. S. are Ransomerian students. Read the following unsolicited letter from Mr. Martin:

Dear Teacher:—Here is No. 27 and No. 28. Hope they will meet with your approval. Your course is far superior to any I have ever seen. I have advanced as fast as if I had been under private instruction and your instruction is comprehensive and can be understood by any one. It is worthy of wide adoption over the U. S. and I hope it will be.
Yours as ever,
A. R. MARTIN, (Student).

Remember there is a best in everything. "Ransomerian" stands for the best in the penmanship line.

Get the Best. Write Today, Address,

C. W. Ransom

3825 Euclid Ave., Kansas City, Mo.

LESSONS IN

ROUNDHAND WRITING

H. W. STRICKLAND

125 TRUMBULL ST., - - - HARTFORD, CONN.

Send work to Mr. Strickland by the 30th of each month for criticism through the BUSINESS EDUCATOR.

The Pratt Teachers' Agency,

70 FIFTH AVENUE, NEW YORK,

Recommends college and normal graduates, specialists, and other teachers to colleges, schools and families.

The Agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, Manager.

Introduction

Several years ago while journeying along the Penmanship Road I came upon a style called Roundhand. It was new to me for I had never seen anything that looked just like it. But I found out very shortly that it was not a "fad," but something that was truly substantial and artistic, and that it had outlived our so-called "business hand."

I concluded, after the introduction, that "He" was all right and did my best to get better acquainted.

About this time being employed as "mail slinger" in an insurance office, I began practice on it. One day the manager said to me: "If you can write that Script we will set you to work on the policies." This was my opportunity. You can readily see that I was not aware of its value and usefulness. So after being *told once*, I "got busy" and from that day to this it has been of great value and service to me.

To the readers of THE BUSINESS EDUCATOR I would suggest that you do not wait to be told *even once* by somebody, some day that this "is what we want," but do the better thing, PREPARE.

In presenting this course of lessons to the readers of THE BUSINESS EDUCATOR, I endeavored first of all to make them useful, practical.

And I wish to be of help, so send in your best efforts and they will be criticised through the columns of THE BUSINESS EDUCATOR.

SPECIAL PRIZE OFFER

To the one making the most improvement while practicing from this course, I will present the following:

1ST PRIZE—A complete course of lessons by mail in Roundhand. Copies fresh from the pen and typewritten instructions.

2ND PRIZE—Alphabet of Roundhand capitals, small letters, and figures.

3RD PRIZE—1 dozen Calling Cards, your name, Engraver's Script style.

Material

For practice you should use India Ink. The Zanerian India Ink is very good, or a fine grade of stick India Ink ground in tray is very satisfactory. It is very necessary to have a properly adjusted penholder in this work, and if you have never used a good one, quit buying cheap holders and send to Zaner & Bloser, Columbus, Ohio, and get one of their 50c. or dollar holders, stating you want it expressly for Roundhand. You will then know the pleasure of using good tools to work with and you will accomplish much more in your practice. Your penholder troubles will then be over.

Gillott No. 1 pen or Zanerian Fine Writer are best for general work. No. 303 and No. 170 Gillott for finer work. Also Spencerian Epistolaire. For finest work, Gillott No. 290 and No. 291. Use a smooth surface paper for best results. I have found Bristolboard, Parsons paper and Ledger paper best.

Have a blotter handy and rest the hand on it in all your work, as it keeps the surface clean and makes the execution easier.

READY FOR PRACTICE

The movement comes from fingers, wrist and arm, fingers doing the most of the work. Take same position as in writing, sitting squarely in front of desk with elbow extending over edge of desk. Paper in usual position. In all your practice strive for uniform width of line and slant, with regular spacing. Lift pen at top and bottom of letters.

GO SLOW AT FIRST

Small Letters.—Try the exercises, aiming to get uniformity. Master the strait line and compound curve strokes, as you use these in all work.

i, *u* and *w* are on same basis. Dot *i* one space high, and directly above it. Make *u* one space wide. Keep spaces equal between shaded strokes on *w*.

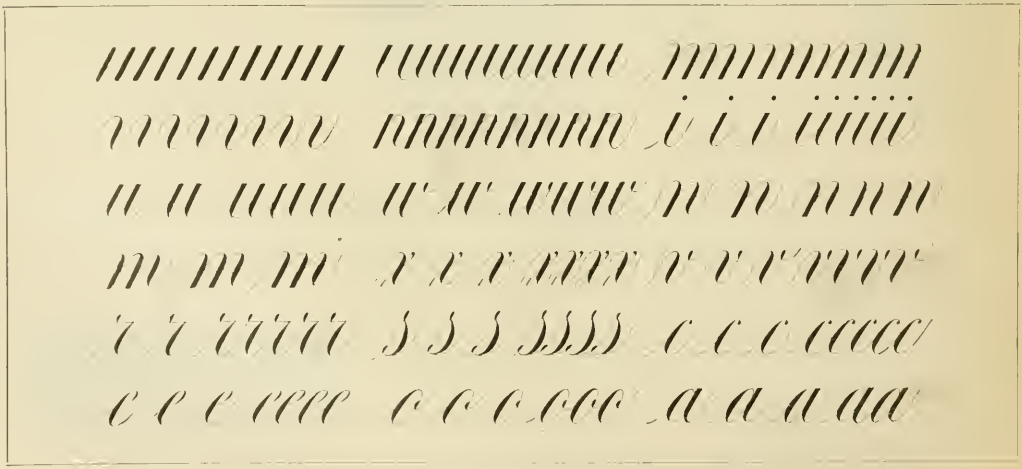
n, *m*, *x* and *v* have the compound stroke. Make all light line joinings as smooth as possible. Cross stroke on *x* is made downward. Finish *v* with dot.

r and *s* are quite difficult. Lift pen at top, carry to right, and finish. See that strokes in *s* are on the same slant. Dots at top may be made very good without retouching.

c, *e*, *o* and *a* are based on the oval. Be sure you get a good oval and don't slant first shade on *a* too much.

Finish c and e with downward strokes. *o* must be closed at the top. Replace pen at two-thirds the height of the letter and make dot and finishing stroke.

a will require much practice. Study it.



"A NEW ONE"

The general demand for a thoroughly practical book on business correspondence has induced us to revise our "New Business Correspondence" so thoroughly that it now meets the requirements of

The Most Exacting Teacher of Letter-writing

We have kept constantly in mind that a busines letter is written for the purpose of PRODUCING, RETAINING, OR AUGMENTING BUSINESS, and that, as such an instrument, its essential elements are more than correct orthography and grammatical propriety. Beyond doubt this book is exactly what hundreds of teachers in commercial schools and commercial high schools have been desiring for years. Orders for specimen copies will be given our earliest possible attention. We shall not deny any earnest teacher the privilege of examining this book, but we shall appreciate a remittance of 15c. with each order to cover the cost of postage and packing.

THE COMMERCIAL TEXT BOOK COMPANY,

DES MOINES, IOWA.

CRITICISMS

J. D. V. In preparing engrossing script for photo engraving you should make your copy twice the height and twice the width of the desired cut. The shade done on the right and lower sides of letters by engrossing artists is done either with the brush or with the broad pen turned at right angle to that used in doing the lettering. You can certainly become an expert engrosser, and from what you say, I cannot but think that you have talent. Your album pages show up all right, but you put more on each page than was necessary.

C. H. S. You are certainly making a fine start with your lettering. Don't overdo the curve at the top of i and bottom of m. Otherwise your work is excellent.

J. H. C. Watch the last upper and lower turns in such letters as m, n and h. You seem to write too rapidly to write well. Your capitals are too much flourished for business writing. You are doing well and will do much better if you stick to plainer capitals.

W. L. R.—Your penmanship is past the student's stage, and is on a fair road to a professional hand. I would recommend that you follow closely Mr. Courtney's lessons, which have begun with this number, also Mr. Stein's. You can easily become a professional penman of no mean ability, and I would recommend that you follow the courses mentioned faithfully this year.

GRAPHOLOGY

—BY—

MARY H. BOOTH,

5412 Spruce Street,

Philadelphia, Pa.

Illustrated Instructive Pamphlet, reproducing the handwriting of favorite authors, with graphological sketches.

Prepaid, 25 Cents.

Diplomas and Certificates

FOR SCHOOLS AND COLLEGES, furnished in blank form or engrossed. **Our Designs** excel in harmony and artistic effect. Our line of Diplomas is more complete than ever, and our prices remain the lowest. Latest catalog free.

HOWARD & BROWN,

Makers of Fine Diplomas

ROCKLAND, MAINE.

Hymeneal

Mr. and Mrs. R. Johnson
request the honor of your presence at the
marriage of their daughter
Julia Maree
to
Mr. P. W. Errebo
Wednesday morning, June twenty-seventh
one thousand nine hundred and six
at half after nine o'clock
Danish Luthern Church
Fremont, Nebraska

Mr. and Mrs. Samuel Robert Hutcheson
announce the marriage of their daughter
Hattie Grace
to
Mr. Marion Augustus Smythe
on Wednesday the twenty-seventh of June
nineteen hundred and six
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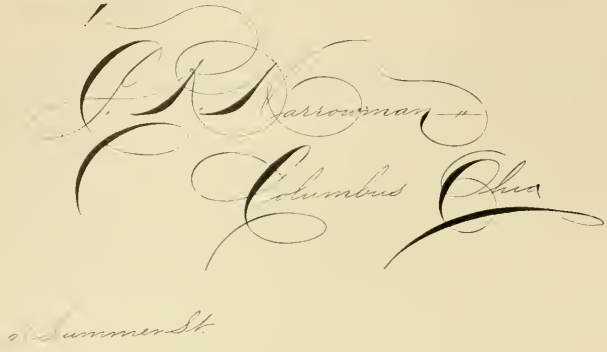

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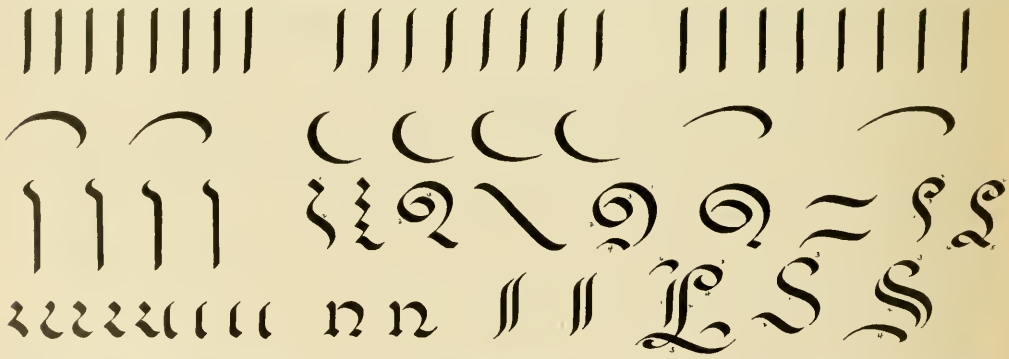
BOOK REVIEWS

"Key to Isaac Pitman's Short Course in Shorthand," Isaac Pitman & Sons, 31 Union Square, N. Y. City, price 50 cents, is the title of a very neat and compact, substantially bound and carefully printed volume of 106 pages, comprising text and shorthand engravings. It is just such a volume as this aggressive firm publishes from time to time. More need not be said to those acquainted with this firm's products, and those not acquainted might do well to investigate.

"Nixon's Forty Lessons in Penmanship," by C. H. Nixon, Austin, Texas, formerly of W. Va., price $1, is the title of a new book on penmanship, comprising 104 pages, printed on heavy coated paper, devoted mainly to the subject of business writing, and is intended for class and home use. Following the instructions for each lesson there are a series of questions and answers designed to acqnaint the teacher and pupil with the details of letter formation, movement, etc. The instructions are practical and the copies business-like rather than accurate. All in all the book should accomplish much good.

"Webster's New Standard Dictionary," Laird and Lee Publishers, Chicago. Price



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"Typewriting Lessons" by Stella M. Smith, published by Sadler-Rowe Company, Baltimore, Md., is the title of a new typewriting instructor and series of lessons in four parts which, if we may judge from the appearance and what we know of the author and publishers, is destined to prove a valuable addition to the typewriting texts and literature upon the subject. Number One consists of thirty-three lessons on the use of the typewriter, its operation and care, together with blank paper for the student's use. Price 25 cents. Number Two comprises twenty lessons in letter forms and correspondence, and additional drills on the use of the typewriter, with sufficient practice paper for each lesson. Price 40 cents. Number Three consists of exercises in correspondence with instruction on making carbon copies and letter-press copies, addressing envelopes, also billing and legal work and forms. Price 25 cents. Number Four comprises instructions and examples in legal documents, forms, etc., with the necessary practice paper. Price 40 cents.

Those familiar with Miss Smith's work as it appeared in THE BUSINESS EDUCATOR two years ago, and those familiar with her work in the school room, may know about what to expect in this publication. Any one interested in up-to-date typewriting will do well to investigate by addressing the publishers. We believe it is a timely product and that its sale is destined to be large.

"Pitman's Phonography Adapted to Esperanto," by George Ledger, published by Isaac Pitman & Sons, 31 Union Square, N. Y. City, price 50c, is the title of a flexible, cloth-covered, 40-page, pocket-size text which will prove of interest to all persons interested in shorthand and this new language. As your editor is familiar with neither Sir Isaac's Shorthand nor Esperanto, a detailed review is out of the question, but from the appearance on the surface and the conciseness of the book, together with the reputation of the publishers, we have every reason to believe that it is up to the high standard which characterizes their publications.

"Practical Law" is the title of a new book by Burritt Hamilton, published by the Ellis Publishing Company, Battle Creek, Mich., the advance sheets of which have been received. The book is the product of a practical lawyer. The aim of the book, however, is not toward technical legal instruction, but its purpose is to aid persons to transact business safely. When completed the book will contain approximately 240 pages, and, from the contents as given, we would infer that the book will present a timely and practical presentation of the subject of commercial law.

"Conciliation With The Colonies," a speech by Edmund Burke, in the Reporting Style of Phonography, by Benn Pitman and Jerome B. Howard, the Phonographic Institute Company, Cincinnati, Ohio. The printing, engraving and binding seem as near perfect as it is possible to obtain. We do not believe we have ever examined a more perfectly made little booklet. The price, we presume, is about 25 cents—the worth, Oh, well, many times that amount.

The Pernin Stenographer comes to our desk occasionally well laden with Pernin Shorthand philosophy, news and instructions. It is well edited and seems to attend strictly to its own business, that of encouraging shorthand in general, and Pernin stenography in particular.

"The Gregg Writer" has made a unique record for a magazine devoted to shorthand and typewriting. It is well printed, attractive in appearance and always interesting. Its success is shown by a list of over ten thousand subscriptions received in clubs during the preceeding six months, which appears in the April issue. How Mr. Gregg finds time to conduct such a magazine and at the same time manage an extensive publishing business and a large commercial school is something we would like to know.

"Modern Show Card Lettering, Designing and Advertising Phrases," by W. A. Thompson, Pontiac, Mich., price $1.00, is the title of a 112-page instruction book, profusely illustrated upon the subjects of automatic, brush and pen lettering, show card lettering, designing, raised letter work, advertising, etc. It is the best book of the kind we know of, and it therefore gives us pleasure to recommend it. Furthermore, we have found Mr. Thompson to be a perfect gentleman and a reliable business man.

Here's another sample copy of that little, but highly prized journal, "The Phonographic Magazine," published by the Phonographic Institute Company, Cincinnati, Ohio. It is the neatest thing of the kind that comes to our desk, and is loaded with Pitmanic doctrine.

"Graphology," by Mary H. Booth, 5412 Spruce Street, Philadelphia, Pa., for sale by the author, is the title of an intensely interesting little booklet of 32 pages, illustrating and describing the subject of character delineation by handwriting, with numerous illustrations. Teachers and students of handwriting would doubtless find more than their money's worth in this little, modest volume. It gives us pleasure to recommend it.

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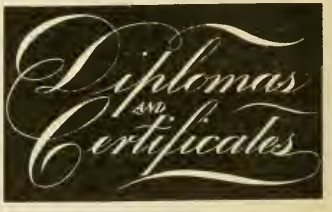

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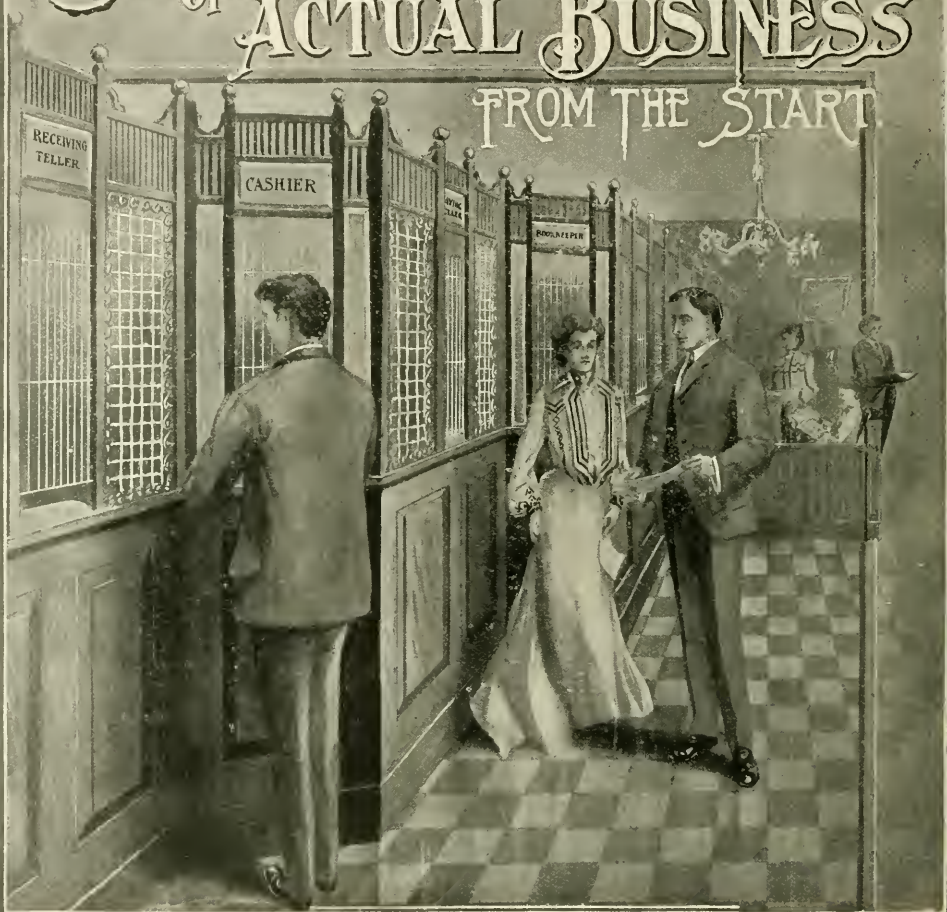

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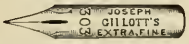

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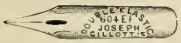

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A TALK TO TEACHERS

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One of the features of Gregg Shorthand that appeals instantly to the teacher is its wonderful simplicity. Freed of all the illogical twists and turns, shadings and variable position of outline inseparable from the systems in vogue until the advent of Gregg Shorthand, it represents the highest achievement in phonographic building. There are but fifty simple rules in the text book, and the exceptions so few as to be hardly worth mentioning. The uniform slant of characters, as in longhand, one thickness of outline, absence of position writing—the rock of disaster to thousands of students of phonography—and the connecting of vowels and consonants in their natural order, strips Gregg Shorthand of all difficulty in learning, conduces to the highest speed, and renders it absolutely legible.

These are the foundation principles upon which the strong structure of Gregg Shorthand is built. The development of this material into the complete system, each principle fitting with scientific precision to the others, must be studied to be fully appreciated.

Ease of Teaching

It naturally follows that if a thing is simple in itself, the teaching of it can also be made simple. Gregg Shorthand is so easily comprehended, the principles of it so few, and, above all, so *tangible*, that the teaching of it is a delightful task.

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Possibly the one factor which gives teachers of other systems more difficulty than any other is the discouraged student. Discouragement is a condition that is not met with in Gregg Shorthand. Its ease, simplicity and beauty at once arouse the enthusiasm of the student, and the teacher more frequently has to combat an overreaching ambition than to awaken interest in the study.

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Gregg Shorthand is wholly unlike any of the other systems, the only thing in common between it and them being that they all record language, but with this difference—Gregg Shorthand records it with unerring fidelity, and it is always legible. The system being so unlike others, and the material employed in so different a manner, the study of it while teaching another system does not lead to confusion. The change can, therefore, be accomplished very readily without interfering with the teacher's work. It is like learning a new language—only immensely easier, of course—and possesses all the interest of such a study.

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The old systems of shorthand have practically reached the limit of their development, and are being rapidly discarded for Gregg Shorthand. Teachers of the old methods find the field limited, and its bonds ever decreasing. Gregg Shorthand has hardly begun the growth to which it must ultimately attain, because of its strength and completeness; in this fact the teacher who looks into the future can not fail to realize that there lie before those who adopt it limitless opportunities for advancement. The promptness with which private commercial schools have adopted it, and the success that has come to them from the time of its adoption, is awakening a corresponding interest in public schools throughout the country, thus making another great field for teachers of Gregg Shorthand.

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The Gregg Publishing Co., Chicago

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First International Speed Contest, Baltimore, April 14, 1906

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NAME	Gross Speed per Minute	Material Errors	Immaterial Errors	Per cent. Deducted	*Net Speed per Minute*	*System*
S. M. Godfrey	166⅔	8	8	10	***150***	***Isaac Pitman***
L. P. Temple...	172⅔	14	23	19¾	***138***	Graham
C. H. Marshall.	172⅔	52	13	56½	***75***	Benn Pitman
E. A. Trefzger..	166⅔	55	27	61¾	***64***	Gregg (Light-Line)

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ISAAC PITMAN & SONS

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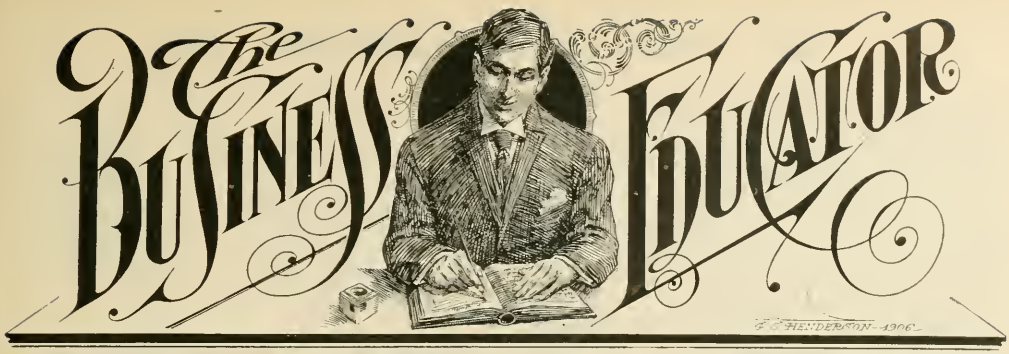

VOLUME XII. COLUMBUS, O., OCTOBER, 1906. NUMBER 11.

TWO EDITIONS

STUDENTS' PENMANSHIP Edition, Seventy-five cents a year. Devoted to the Teaching and Execution of Practical Writing, Fine Art Penmanship, Engrossing and Pen Art.

TEACHERS' PROFESSIONAL Edition, One Dollar a year. Devoted to the Above Branches and to Business Education—English, Mathematics, Bookkeeping, etc.,—Association Interests, and the Profession of Commercial Teaching.

THE BUSINESS EDUCATOR

Entered at Columbus, Ohio, Post Office as Second Class Matter.

Published Monthly (except July and August), by ZANER & BLOSER, 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, $1.00 a Year (Foreign Subscriptions 30 cents extra); Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 20 cents extra).

C. P. ZANER, - - - - - - - Editor
E. W. BLOSER, - - - Business Manager

Two Editions. THE BUSINESS EDUCATOR is published in two editions: The Teachers' Professional Edition contains 48 or more pages, 16 of which are conducted on the Department plan and specially suited to the needs of teachers, principals, and proprietors. Price, $1.00 a year.

The Students' Penmanship Edition contains 32 pages and is the same as the Professional Edition, less the sixteen pages devoted to the Departments of Commercial Teaching. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition. Price, 75 cents a year.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers.

Back numbers cannot, as a rule, be supplied.

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The Business Educator is devoted to the progressive and practical interests of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

Advertising Rates furnished upon application. THE BUSINESS EDUCATOR being the highest grade journal of its class is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High Schools, Colleges and Religious Schools, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to secure subscriptions.

Considering that THE BUSINESS EDUCATOR is high grade in every particular; that progressive, practical lessons in penmanship are a distinctive feature of the magazine; that departments of interest and helpfulness in subjects relating to Business Education are found only in THE BUSINESS EDUCATOR, you will readily see that it is not only *the best* but *the cheapest*, when quality, character and quantity are considered.

Lest We Forget.

THE BUSINESS EDUCATOR is the exponent of Business Education in general; the champion of the best interests of commercial schools, public and private; and the only journal of its kind devoting space month in and month out, year in and year out, to departments presenting connective, timely, progressive, practical lessons—articles devoted to the subjects of Bookkeeping, Typewriting, English, Mathematics, Law, Pedagogy, History, Penmanship, etc.

Besides, THE BUSINESS EDUCATOR is being considered more and more each year the most reliable medium for timely news and impartial opinions. Space is not purchasable in our news columns, nor do we limit our contributors to the horizon of our own views. Journalism, with us, means something more than personal interests, and our columns are therefore open to the use of any in our profession.

Our convention page should prove a popular one, and we hereby earnestly solicit your co-operation to make it a fit representative of our associations and Federation.

To make THE BUSINESS EDUCATOR the twentieth century journal commercial education merits, we need your aid by way of news items, communications, and articles; subscriptions on your part and on the part of your students; and advertising along our professional lines.

We are earnestly endeavoring to merit one and all of these, and from the expressions and support received, we are gratified to know that many of the leading men and women in our profession fully appreciate our efforts. And, moreover, each year finds more and more of the substantial names of our beloved profession on our subscription list.

And here's our best efforts for the best year THE BUSINESS EDUCATOR has ever had, as well as the best year for Business Education and all engaged in that work.

Arm Movement Winning.

Friends of practical writing everywhere will doubtless be pleased to learn that movement is winning among public school people, and that the next few years will see it taught in all schools.

Columbus, together with a number of other Ohio cities, has adopted "Arm Movement Writing" throughout all the grades, so that for the first time movement is to be taught in a connective, systematic manner from the beginning, thus preventing the formation of excessive finger movement and gripping—the two evils which have stood in the way of freedom in the grammar grades.

Teachers of rational movement in writing have much, therefore, to be encouraged about and to look forward to, as the old, slow, drawing, cramped copy-book method is about to be abandoned permanently.

Times are moving too briskly to be content any longer with plodding, and as a consequence, the movement idea is here to take the place of nineteenth century practices. Let the good work go on.

Club Chat.

Mr. C. A. Cowee, penman in the Wausau, Wis., Business College and Academy, on the last day of August favored us with a good sized list of subscriptions. The list was accompanied with the necessary remittance and well wishes for the largest circulation for THE BUSINESS EDUCATOR in its history. It takes tangible evidence of the kind Mr. Cowee sent to make the circulation the reality he wishes, and everything at the present time indicates that this year is going to be a good one for THE BUSINESS EDUCATOR, as well as for business education generally.

Mr. S. G. Edgar, a recent Zanerian product, is again located with the Wheeling, W. Va., Business College Co. On September 5th, he favored us with the largest club for the new school year received up to that date. Mr. Edgar is not only a good penman, but a practical and enthusiastic teacher, as well as a true gentleman.

Two Hands for the Teacher.

Most teachers have two physical hands, but what we have in mind and consequently mean is that they should also possess two handwritings, one that is individual for their own personal use in account keeping, correspondence, etc., and a hand that is formal for teaching and imitation.

Teachers in general and penmen in particular are criticised because they do not always write *formally* or *professionally* well. This should not be expected any more than that the soldier should be on dress parade at all times or that the lecturer should be able to lecture at any minute without notice.

Formal writing requires conscious thought to produce, and is intended to be imitated; but individual writing requires little conscious effort, and is intended to be read rather than copied. The formal hand cannot be written as easily and rapidly as the individual hand.

In other words, any handwriting which exactly fits your thought and physique will fit no one else. A formal hand, if it be a normal one, will fit everyone in general and gradually adjust itself to everyone in particular, if rightly taught and practiced. Hence the need of two hands for each teacher; one for his or her own individual (God-given) use, and one for illustration and imitation on the part of his or her pupils.

The two hands may be quite similar in size, slant and style, or quite different, as the individual may choose. I, myself, write a very simple, unprofessional, semi-round, inaccurate hand, but easily read and rapidly written, when expressing thoughts which only the typesetter and proofreader are expected to read in manuscript form, but when written for copy or engraving purposes, I use less speed, more thought as to formation of letter, and greater care and watchfulness in execution, because the first kind is to be read only, while the second kind is to be imitated or to be used to attract attention because of its beauty or skill.

This does not mean that we shall practice one thing and preach another, but rather that we may practice that which seems best for ourselves and that we need not enforce our individuality upon others. It makes it possible to both practice and preach that which we believe to be best.

Formal writing is necessary for imitation for the learner. Individual writing is this same formal hand modified or moulded by the individuality, or personality if you prefer, of the writer, especially the adult writer.

Ever since banks were first organized, and that was surely a long time ago, it has been the practice, an unwritten law, and in vogue, for a bank cashier, aye, and even bank presidents, to endeavor to write their signature so that they cannot be counterfeited, much less read.

These men who write the drafts which carry millions of money each day from one end of the world to the other, surely do adopt some of the most outlandish flourishes, scratches, etchings, marks, and hentracks in order to sign their name. In the accompanying set of signatures how many of the names can you read? There is probably not a boy or a girl, or a man or a woman, in the country that can accurately decipher all of them. Here is a key to the situation.

1. W. I. Prince, cashier City National Bank, Duluth, Minn.
2. Peter White, president of a bank at Marquette, Mich.
3. Ellis D. Robb, cashier Hardin County State Bank, Eldora, Iowa.
4. Anthony Stonehouse, cashier Elk Valley Bank, Larimore, N. Dak.
5. R. E. Coburn, cashier First National Bank, Carroll, Iowa.
6. J. E. Foxworthy, a Fort Myers, Fla., banker
7. O. B. Wysong, cashier Bank of Fithian, Ill.
8. J. W. Dunegan, cashier First National Bank, Stevens, Point, Wis.
9. E. A. Leighton, cashier Somersworth National Bank, Somersworth, N. H.

Human Life.

DEAR EDITOR:

You see I am forming the send it-to-him habit. If I see a thing that I think may interest a friend I have an impulse to send it to him.

Is it the idea of these men to adopt such an outlandish signature that a self respecting forger would be ashamed to put his hand to it?

In your judgment how much do such excentricities increase the difficulties of successful imitation? Hot and in haste,

Very truly,
DANIEL W. HOFF.

Lawrence, Mass., 7-30-'06.

That's it, send 'em on. It's the little "odds and ends" which make up complete journalism.

These outlandish quirks, retracings and helter-skelter flourishes are easier to imitate and forge that plain writing. The reader simply learns to recognize a tangle of lines as belonging to this or that individual, but he goes mainly by a superficial appearance.

The eighth signature, however, is not a bad one by any means, but it is the only good one in the bunch. Number four could by a little care and consideration for others be evolved into a very unique, individual, and yet readable signature. But the writer of number five deserves being fleeced by a forger for having deliberately tangled his signature so that no one could read it and but a few acquaintances recognize it. St. Peter will hardly be doing his duty if he lets this fellow in before letting Charley Faust give him a few lessons in the Simon Pure Muscular Movement with the Myograph thrown in.

As teachers of penmanship, we can prevent this kind of signatures appearing in the future by helping each boy or girl under our tuition, evolve a sensibly and yet characteristic signature while yet under our training and criticism. Do you recognize the opportunity? EDITOR.

Are You a Sir Knight of the Quill?

Then prove your love for the Queen of Arts by inducing your students to subscribe for THE BUSINESS EDUCATOR, because everyone who does subscribe becomes enthusiastic over and falls in love with good writing. Moreover, practically all such marry the Queen of Gracefulness and are happy ever after.

Introduce Your Students to the Business Educator Today.

Practical Lessons in Practical Writing

DUFF'S COLLEGE. E. W. STEIN. PITTSBURGH, PA.

Specimens Criticised by Mr. Stein.
Mail so as to arrive in Pittsburgh by the twentieth of each month.

Lesson No. 2

Careful and constant attention to one thing frequently proves superior to genius. So if you didn't make as much improvement as you anticipated last month do not be discouraged. Keep everlastingly at it and you will succeed. Read the instructions of last month. Try to get a correct and healthful position while practicing. Learn to criticise your own work. This is the first step toward improvement.

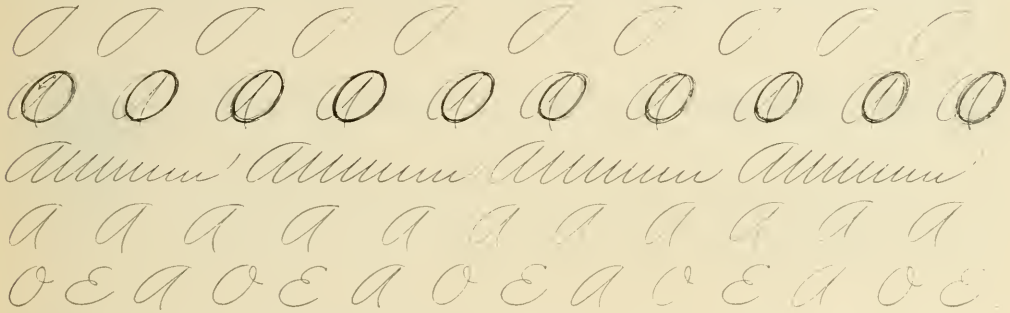


Plate 7—Make the up stroke in Capital *A* nearly straight. The last stroke should end a little below the line. Almost close the letter at the top. Review *O* and *E*, make them two-thirds of a space high.

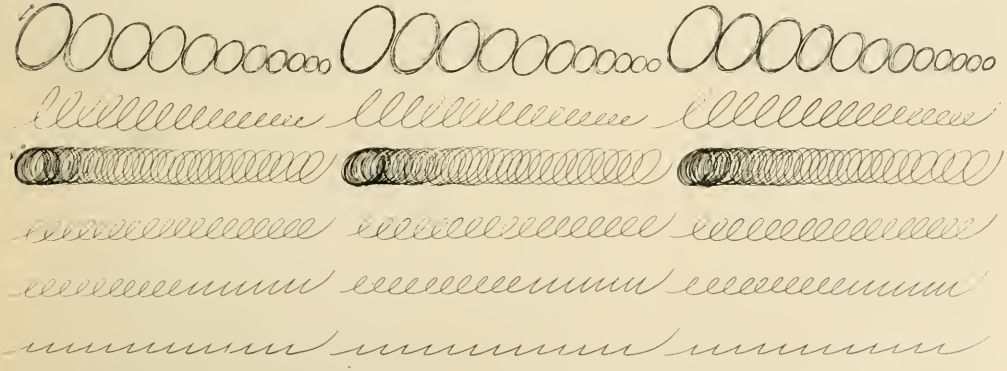


Plate 8—Master the different steps for the development of small *i* in the order given. Do not use any finger movement here. In the last line have all down strokes on the same slant and the same distance apart.

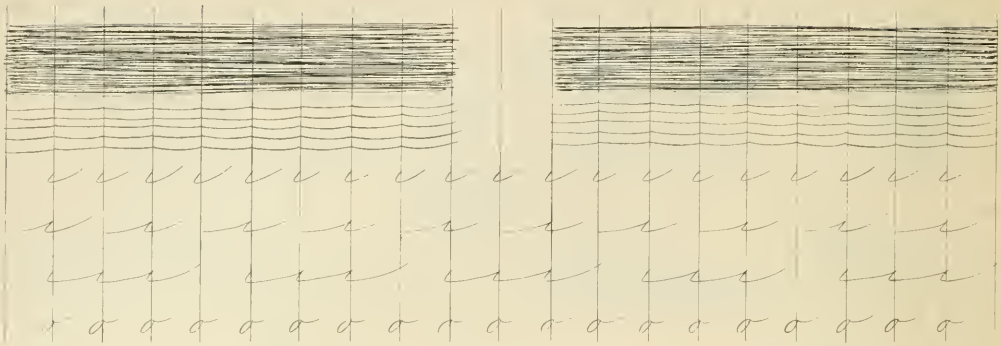


Plate 9—Turn your paper with the lines running toward you. *1st.* Use a hinge movement for this exercise, moving your arm from your elbow and not from your wrist. *2nd.* Stop at each line and do not shift your wrist as you move across the page. *3rd.* Here we have the half turn as found at the bottom of small *i*. Practice each line of this plate carefully. Have plenty of light in small *o*.

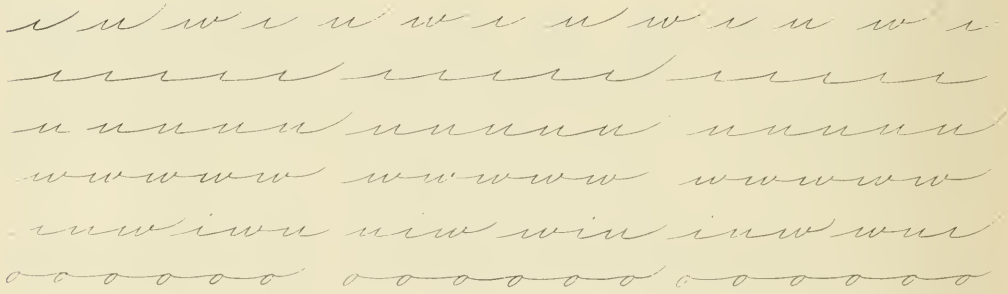


Plate 10—Practice *i*, *u* and *w* separately. These letters are all sharp at the top with half turns at the bottom. Keep the down strokes in *u* rather close together. Notice the small dot at the top of the last part of *w*. Watch spacing; have it uniform. Make three groups of these letters on each line.

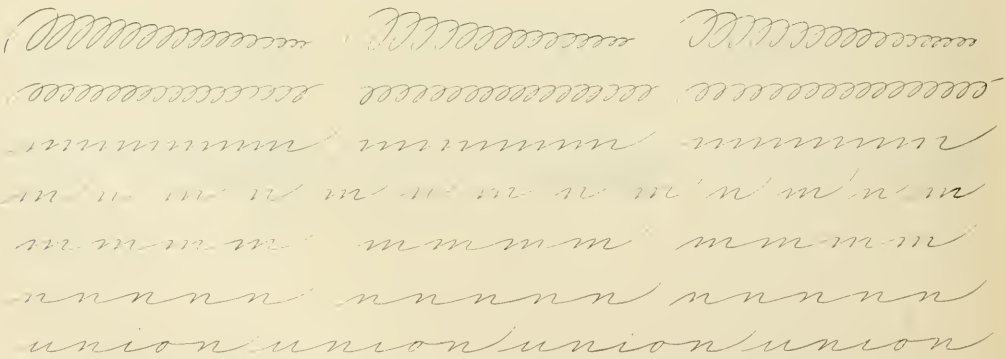


Plate 11—Go back to Plate No. 1 in the first lesson and practice the oval with indirect motion, that is, going up on the left side. Then take up the different steps to develop small *m*. Make all the turns at the top rounding. Be able to make this letter well before going ahead. Write the last line with considerable space between each letter.

1 6 1 4 1 7 1 9 1 3 1 5 1 8 1 2 1 0

1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0

1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1

1 8 1 8 1 8 1 8 1 8 1 8 1 8 1 8 1 8 1 8 1 8 1

35 35 35 35 35 35 35 35 35 35 35

1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0

784 – 213 – 951 – 505 – 257 – 892 – 476 – 265 – 353

Plate 12 – Review figure plate from last month, close naught at the top. Make 2 with an angle at the bottom and the last stroke thrown slightly upward. The S part of 8 should be made first; curve the last stroke toward the right. Practice all the figures, decreasing them in size.

Your work this month should show some improvement. Practice each plate well and send me your best effort.

Supplementary Lessons in Business Writing

CENTRAL HIGH SCHOOL. A. B. Lehman ST. LOUIS, MISSOURI.

Specimens for Criticisms should be sent to Criticism Editor by the first of each month

c/o c/o c/o

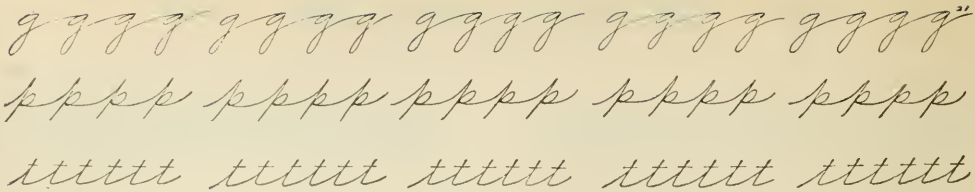


Plate 28 — You will find the *g* classed with the letters beginning like *a, d, q, g*. I have arranged them in this order because of the beginning of each is again similar to the short letters which we have already had for practice and also because I think this arrangement logical. The loop of the *g* should cross as nearly on the line as you can get it. It may cross a trifle below the line but should never cross above it. The small *p* is made by extending the right curve used in the small *u* to a point two spaces above the base line to which a straight line is joined, making it downward one and one-half space below the line. The finishing of the letter is an oval which should be commenced and closed on the line or the stem of the letter may be retraced carefully. In making the *t*, cross each letter separately. The letter is often made almost illegibly by making a loop in the stem part which should be carefully avoided by retracing very accurately or lifting the pen after making the first upper stroke, the right curve, one space in height and keeping the motion upward to the right height, two spaces from the line; the down stroke is then easily placed so as to touch this line again at one space above the line.

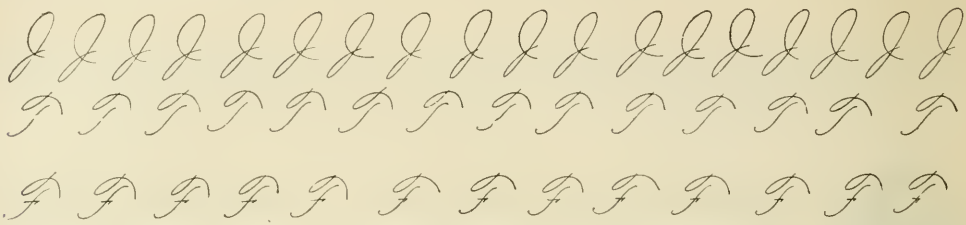
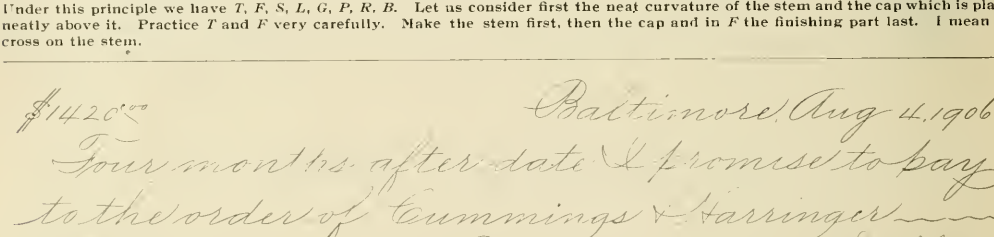


Plate 29 — The *J* should be one space above, and one-half space in width below the line, and the lines should cross at the same place on the base line. We are now through with the second set of capital letters and will begin the last set called the stem letters. Under this principle we have *T, F, S, L, G, P, R, B*. Let us consider first the neat curvature of the stem and the cap which is placed neatly above it. Practice *T* and *F* very carefully. Make the stem first, then the cap and in *F* the finishing part last. I mean the cross on the stem.



Model or Professional Business Writing, by the model man and penman, Mr. C. C. Lister, Baltimore, Md., Sadler's Bryant and Stratton Business College.

Pen Drawing and Lettering by Jno. F. Siple, Penman, Bank's Business College, Philadelphia, Pa.

FROM A TO Z IN

Professional Business Penmanship

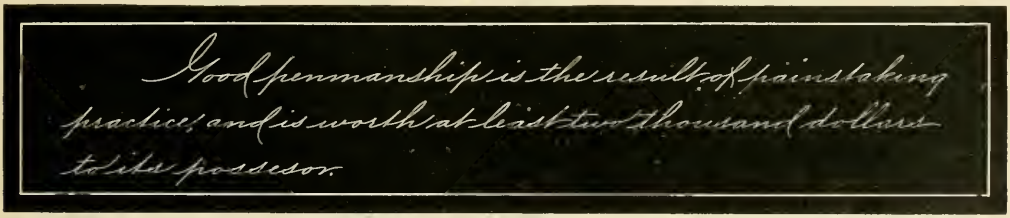
BY MR. S. M. BLUE

Becker's Business College — Worcester, Massachusetts.

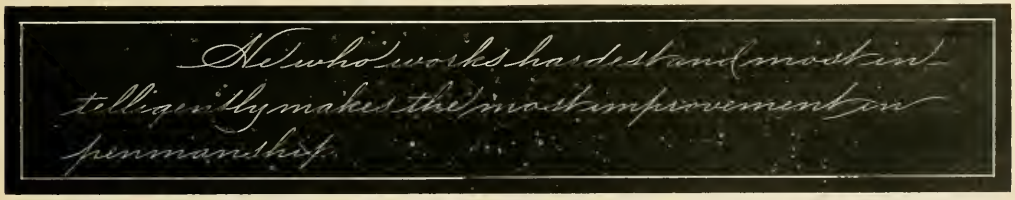
WITH EDITORIAL COMMENT.

Form and freedom are the two chief essentials in a good handwriting. A free movement of the arm is necessary to write easily, gracefully, and continuously. A free arm movement gives grace, smoothness, and strength to lines, and firmness and symmetry to the forms. Arm movement, however, is not controlled in a day, but by many repeated and persistent efforts. It is worth your while to master it, as it is pleasant to possess as well as to behold.

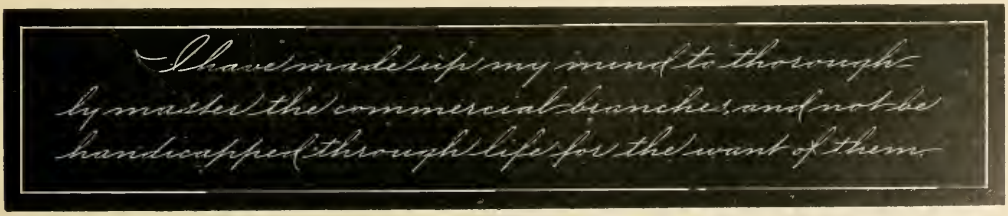
One who writes well can command at least ten dollars more a month than one who writes poorly. This means one hundred and twenty dollars a year. This is the equivalent of six per cent. interest on two thousand dollars. Therefore, he who possesses a good hand possesses the equivalent of two thousand dollars. Every young man or woman who leaves a business school with a good handwriting, leaves it two thousand dollars better off than when he or she entered it.



It's the talent of toil rather than of genius which counts in the art of acquiring a good handwriting. And that holds good in other things as well. The value of good penmanship is not alone in its appearance, but back of that appearance we find toil, application, perseverance, care, all important elements in the fiber of young man or womanhood. Possess a good hand and you will have the proof of the other.



Business education is a modern necessity, as all are now required to transact business, more or less. It makes but little difference whether you expect to enter the profession of business, or some other profession, you must do a certain amount of business to succeed in any line. Whether it be much or little, it is important that what you do be done right, or much loss may result. Now is the time to attend to that important part of your education.



Lessons in Ornamental Penmanship

T. COURTNEY
STRAYER'S BUSINESS COLLEGE,
WASHINGTON, D. C.

Specimens for Criticism should be sent to Mr. Courtney by the first of each month.

Lesson No. 2

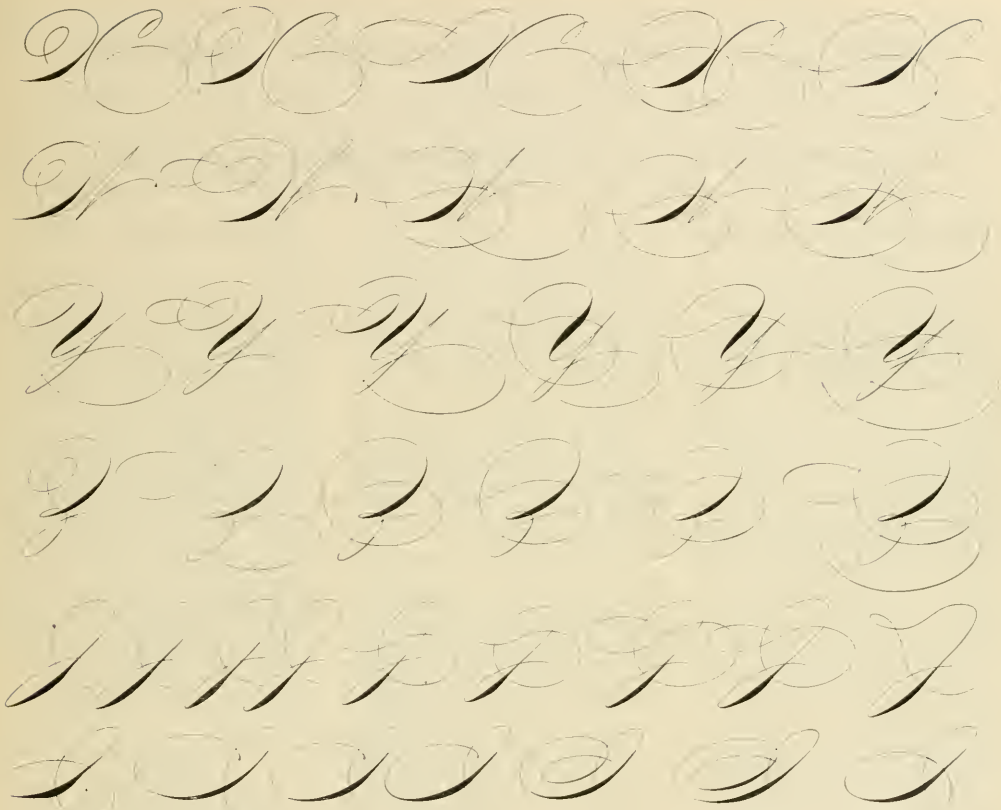
In this lesson we continue the capitals. See that you get symmetrical, well-balanced ovals. Use your head as well as your hand. Learn to compare, tear to pieces, and thoroughly criticize your every stroke. The right conception of the form of letters is by far the most important essential in learning ornamental writing. Get lots of curve in down strokes of *E*, forming a small horizontal loop in the middle. The first style given is the simplest letter.

In first style of *H*, the second part should be like the *C*. The two loops should be about the same size. The style of *H* at the end of the line is preferred by many, because of its simplicity. Notice that the second part is well curved at the top.

The first style of *N* is the simplest. The second part is not quite so high as the first. First part of *M* highest, second part slightly lower, and third part slightly lower still.

Down stroke of first part of U is a compound curve, with the heaviest part of shade half way down, second part is lower and retraced part way down. I' has a very narrow turn and ends with a compound curve. Ending point is considerably lower than first part—this is important.

Curve well the down stroke of *Q* and form a small horizontal loop on base line. The last letter on the line starts like *A*—this style is admired by some, but I seldom use it.



The *X* is rather a difficult letter, the difficulty arising from the skill required to make the two parts just about touch each other in the middle of the letter. It is better if these two parts do not quite meet. If they overlap, the letter is ruined.

In the *W*, be sure to get the middle part at least as high as the first part. Better aim to get it a little higher.

The *Y* is similar to the *U*, but has a loop below the line.

The small loop in *Z* always rests on the base line. The large loop below the line is slightly wider than in *Y*, owing to the fact that both up and down strokes are curved.

The down stroke of *J* is practically a straight line. The part of the letter above the line should be about twice as wide and at least once and a half as long as the part below the line. All the shade is on the lower part.

The last *J* on the line makes a very attractive letter but is rather difficult to make. Test your control over the arm by trying it

The top of *I* is narrower than *J* and the down stroke curves. The down stroke is a modification of the capital stem. Shade low

For Supplementary Practice by Mr. C. W. Ransom, Kansas City, Mo.

EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

Form and Movement Correlation

Good writing, from either a common or professional point of view, is that wherein plain forms and easy movements are happily blended.

In the consideration or discussion of the subject it will not serve the whole truth or the true end to consider form as unrelated to or disassociated from movement, or to consider movement as divorced from form. The two must be considered together, or fall or fail separately, as each represents but half a truth or true condition.

As a first or primary proposition, we find that form precedes motion or that motion is the product of form. In other words, there must be some mental or form impulse before we can have motion, and as a consequence it follows that *as the form is so will be the motion.*

That is to say, if the form be simple, the motion must be likewise simple to describe or execute it. If the form be complex, the movement must be likewise complicated. And if the forms be rounding or straight, the movements must be similarly rounding or direct.

Form is therefore an important part of writing, as it not only affects the legibility, but determines also the character and extent of the movement required in the production or execution of the forms. Form, therefore, lies at the root of reform, because it serves as the ground work of action, and should be carefully considered in the evolution of any system of writing.

But as stated in the beginning of this article, movement as well as form must be considered in any plan of normal development in the art of writing well. And in harmony with that declaration, and yet in apparent opposition to it, it may be truthfully stated *as the motion is so will be the form.*

All form seeks and finds expression (existence) through movement, for without movement or motion not even concepts may be formed, much less material letters. If the motion is wild or spasmodic, the forms executed thereby will be similarly reckless or broken and irregular. And if the movement be labored and cramped, the forms will be but pictures of slow and crippled motionss.

Thus it is that writing, because of its forms and lines, betrays the nature of production. If this were not true, instruction by correspondence or criticisms of writing through the columns of The Business Educator would be out of the question, and the forger would be exempt from detection.

And we are therefore brought back to our starting point wherein it was stated that form and movement should be considered together and as equals. And the point we wish to emphasize and the truth we desire to enforce is that true teaching and true execution encourages the use of form and freedom in about equal proportions.

That teacher who neglects form or freedom is not the best teacher, and to the extent that he neglects either will he fail. That teacher who neglects form for movement, or vice versa, sacrifices results just as surely in writing, as in walking if he were to seriously cripple or injure one of his feet or legs.

Form is one-half, movement the other half of writing As one-half never makes a whole, neither can form or movement alone make complete writing. There must be neither movementless form (as in the vertical) nor formless movement (as in the extreme muscular movement theory and practice), if well-balanced, practical or artistic results are desired.

Do you see the point? Then preach and practice the plainest, simplest form consistent with the easiest and speediest action; see to it that form and freedom are taught and practiced together from the beginning, and not in a lifeless but an enthusiastic, systematic, intelligent manner, and results will rise up and call you "blessed."

Soule Commercial College and Literary Institute.

New Orleans, Sept. 20, '06.

Editor The Business Educator,
Columbus, Ohio.

Dear Sir:

I have just read your statement of the misfortune and the pecuniary embarrassment of our dear old friend and educational brother, D. T. Ames; and I hasten to hand you my check for his account, for fifty dollars.

I have enjoyed the friendship, personally and professionally, of D. T. Ames for more than 40 years, and I know full well the great zeal, energy, and talent he has rendered to the cause of practical education. As a pioneer in the work of business education, he was a hero and a victor on a thousand fields of battle. With tongue and pen, he was always in the front line, laboring for progressive methods, for higher standards and for loftier ideals of professional ethics.

As a writer and as an editor for many years of the Penman's Art Journal, he rendered service to our cause for which the profession owes him a perpetual debt of gratitude. The splendor of his achievements inspired others to take up the business educational magazine work, which is to-day doing a world of good for the rising generation.

As a man he is noted for his urbanity, for his liberal views and for his humanity to man, without regard to creed, to latitude, or to longitude.

He has been and is, a noble patriarch in the cause of education, and is worthy of our solicitude, remembrance and aid in the hour of his misfortune.

Trusting that the clouds of adversity that now darken the horizon of his brilliant life may soon be dispelled by the sunshine of renewed prosperity and new hope, I remain his esteemed friend, and,

Yours truly,
Geo. Soule,

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EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Areaa of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editoral frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

Have You Reached the Osler Limit?

What is the "Osler Limit" or Theory or Doctrine?

If we have read aright the papers, it is the result of observations and investigation of averages as concerns the ages and productiveness of average, common, every-day people.

According to Dr. Osler, who is a recognized man of ability along medical and scientific lines, the average person improves and progresses, and produces more than he consumes up to the age of forty. That is to say, his usefulness increases year by year, and he accomplishes the bulk of his success, before the age of forty arrives. He adds to the world more than he takes from it in material things, enthusiasm, and mental and moral initiative.

From forty to sixty years of age, he adds or takes but little to that accomplished or accumulated previous to the age of forty. He runs along neither adding to nor taking from the world's assets, mentally or physically.

From sixty years and upward (or downward as your theory may incline), he consumes more than he produces. In other words, he is a weight to society rather than a help.

This, you say, is hard on the old. So it is, but it is not far from fact. Dr. Osler did not say that this was necessary, that it would always be, or that he was glad of it. He only summed up as best he could, after diligent and extended research, the facts as he observed and found them.

And in the main we think he is about right. The *average* (note the emphasis on the average) person achieves success before forty or not at all. The average person accomplishes but little after sixty.

But while this is true of the past, is it necessarily true of the future? We do not know Dr. Osler's answer but our own is *no*. The average life is longer to-day (in spite of the strenuous life we are living) than ever before. And it will be longer still tomorrow.

Then, too, we have to a large degree the lengthening or shortening of the limit by right or wrong living, by right or wrong thinking. "As he thinketh so is he" is as true to-day as when first spoken, and far more widely believed and practiced.

If your theory is that the spirit or mind never need grow old, and that the body is an instrument of the mind, the Osler limit need have no terror for you. You are an optimist and need never know what it is to be on the debit side of life.

It depends whether you are running along in a groove or are thinking new thoughts, experiencing new pleasures, or practicing new arts. Are you welcoming or avoiding new things? A principal of a city school recently remarked: "I am opposed to any change whatever; my work is a success, as many have told me so in the past." Certainly this person has not only reached but passed the Osler Limit.

"I intend to work until I am worth $50,000," says another, "and then I intend to take it easy." Such a person is treading on dangerous ground. He has reached the limit where he is beginning to limit his future prospects of pleasure or longevity.

Are you anticipating the time when you shall have nothing to do? If so, you are destined to disappointment. Nothing is the hardest task any one ever tackled. Does the sun shine more brightly to-morrow for you than to-day? If so, you have our pity.

On the other hand, are you finding to-day better than yesterday (barring local pangs of grief or pain or seeming failure), and to-day worth while? Is your life fuller to-day than yesterday in things accomplished, good done, kind thoughts expressed and felt, and service rendered? Then the limit is not in sight and never will be if you live daily up to that program.

As a teacher, are you enjoying your work more than ever? Are you accomplishing more than heretofore? Do you think that to-morrow you can add something to to-day's product? Then you are a growing and not a decaying product, no matter if silver does streak your hair, age bend your back, or seventy or more summers brown your face. So long as sunshine is in your heart, ambition in your soul, and determination in your will, so long will life be worth living and your services on the credit side of life.

Some of our oldest pupils have been under thirty years of age, and some of our youngest have been over forty-five. Years count less than desires; hopes are stronger than fears; cheer is more powerful than gloom; and love greater than hate.

If you would disapprove the Osler limit, practice this prescription: Be cheerful; be kind; be earnest; be useful; be awake mentally to new suggestions, methods, and inventions; be free to give the best you can, and do not always reckon the cost; be in love with some one in particular, every body in general, nature, art, and your profession; be true to your own inward self. Be all of these and you will always be happy, always a help, always young in the true sense of the word, and always worthwhile.

In the language of to-day's slang, "it is up to you" to fix the Osler limit, or to let it fix you. You are the one to fix the limit of initiative at forty, fifty, sixty, or seventy, and the limit of usefulness at sixty, seventy, eighty, ninety or even at a hundred years.

It has been wisely said that knowledge getting begins at birth and wisdom getting at 40. Few of us are over burdened with wisdom before the half century mark is reached, and there is no reason why we should not learn quite as much after that time as before, and be worth far more to our fellows after that period than before it.

A significant fact in the Osler theory has to a large extent been overlooked by nearly all commentators. It is the fact that the forty and sixty age limits of initiative and usefulness included the uneducated as well as the educated. Now it takes but little observation and thought to reveal the fact that the uneducated reach their highest usefulness before forty and their period of usefulness before sixty years of age. Whereas the educated person rarely reaches his greatest usefulness before sixty and his period of inefficiency before eighty years of age.

The Osler theory, therefore, is in reality an argument against ignorance and in favor of education, rather than against employing people past forty and in favor of chloroforming them at sixty.

The educated person begins to earn a living about five years later than

(*Continued on Page 20.*)

LESSONS IN

Practical Arithmetic

W. E. WHITE

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LESSON II—ADDITION

Addition consists in combining two or more numbers into one sum, so that the total units represented in the several numbers may be expressed as one number. Numbers to be added are for convenience usually placed in a column with the unit figure of each number in a vertical line. This throws the tens, as well as the tenths, also into a vertical column, and the same is true of hundreds or hundredths, as well as for all other orders.

For convenience in carrying, numbers are added by first finding the sum of the right hand column, so that the carrying figure may be included in the sum of the next column at the left, the carrying figure from the second column is included in the sum of the third column, etc; the reduction from units to tens, from tens to hundreds, etc., taking place almost automatically, since ten units of one order make one unit of the next order at the left.

In accounting and statistical calculations numbers that run horizontally across the line must often be added without rearrangement. In getting the sum of several numbers of this kind the operator must use great care to select the figures of the lowest order first, then the next at the left in each number until all are added. Practice will develop considerable skill in cross addition. The whole secret of adding well is *adding much.* No amount of theorizing will ever accomplish results—just *add* and *keep on adding.*

When the alphabet of our language is first learned the pupil stumbles along with but indifferent success at pronouncing strange words, but with much practice he finally masters the various combinations of characters and sounds and becomes skilful and exact in reading. There are over forty sounds in the alphabet, which may be combined in thousands of different ways, and yet they are soon mastered by a child.

There are but ten signs used in writing numbers, represented in zero and the nine significant figures. In taking these two at a time, it is found that there are but fifty-five possibilities, as shown in the following table:

9	9	9	9	9	9	9	9	9	9
9	8	7	6	5	4	3	2	1	0
–	–	–	–	–	–	–	–	–	–
	8	8	8	8	8	8	8	8	8
	8	7	6	5	4	3	2	1	0
	–	–	–	–	–	–	–	–	–
		7	7	7	7	7	7	7	7
		7	6	5	4	3	2	1	0
		–	–	–	–	–	–	–	–
			6	6	6	6	6	6	6
			6	5	4	3	2	1	0
			–	–	–	–	–	–	–
				5	5	5	5	5	5
				5	4	3	2	1	0
				–	–	–	–	–	–
					4	4	4	4	4
					4	3	2	1	0
					–	–	–	–	–
						3	3	3	3
						3	2	1	0
						–	–	–	–
							2	2	2
							2	1	0
							–	–	–
								1	1
								1	0
								–	–
									0
									0
									–

In adding the sum accumulates in the mind by successive additions of one figure to the unit figure of the mind-number, as the eye takes in the column figure by figure. No combination can possibly be met that is not shown in the above table, for the mind-number cannot end in a larger figure than 9 nor a smaller one than 0, and the figure overtaken by the eye cannot be larger than 9 nor smaller than 0; for it is seen that 9+9 and 0+0 are the extremes in the table.

Twenty-five of the possible combinations yield a carrying figure of 1 (never more), and the remaining thirty combinations furnish no figure to carry.

It is astonishing to contemplate the speed and accuracy that the mind will accomplish when the student has been properly drilled, and results are obtained without apparent mental effort.

A few short columns are not sufficient to develop speed or accuracy. It takes literally thousands of long, short, and medium columns to give the necessary facility. But patience will certainly be rewarded by a feeling of great ease, accuracy, speed, and power over the formidable looking columns that often meet the eye of the accountant and man of affairs.

EXERCISES

The following exercises are given as suggestions for practical work in the class room, although space forbids the variety that might be shown.

ADD DOWN	TOTALS
347892	34
876543	41
297634	40
802479	42
634786	33
927356	44
545324	

Read up

The mental process for adding the figures at the left should be as follows:

SAY MENTALLY

1st column, 5, 9, 18, 24, 30, 34
2d column, 12, 16, 19, 26, 34, 39, 41
3d column, 12, 17, 23, 27, 34, 37, 40
4th column, 11, 17, 24, 26, 30, 37, 42
5th column, 8, 15, 24, 27, 29, 33
6th column, 6, 14, 16, 24, 30, 39, 44

As the student gains in experience and practice he readily acquires the habit of grouping the sum of two or more figures when their sum is 10 or less and adding them as one number, as is suggested by the braces in the columns below:

ADD

9	2	3	
3	3	2	
4	2	4	
2	2	5	
8	9	3	
6	5	4	
3	4	6	
3	7	9	7

SAY MENTALLY

1st column, 9, 17, 27
2d column, 11, 20, 29
3d column, 11, 20, 28, 37

The arrangement of figures into columns of varying lengths and widths and adding them is good practice. At the beginning a student would add a short wide column much more quickly than he would a long narrow column of the same number of figures, but after becoming more familar with figure combinations by practice he can add the long column more quickly than the short.

Here are two such columns. Try adding them and time yourself to see if the above statement is not correct.

1234		
5678		
9123		
5678		
9876		
5432	159595162628	
1478	261684499342	
6943	372773744881	
2947	483862837437	
6384		
2483		
8247		

Below is given a table of monthly and yearly statistics such as many business houses compile for comparative purposes. The columns are to be added both vertically and horizontally, and the totals are then to be added each way.

Month Year	1900	1901	1902	1903	1904	1905	Totals
January	74324	24654	43874	22324	12345	24763	202284
February	12435	32821	65928	72946	67891	34946	286967
March	53842	69542	32465	84795	23456	83427	347527
April	67435	82946	73248	76834	78912	68946	448321
May	21942	53241	31586	92543	34567	74297	308176
June	65756	64352	79247	84765	89123	64732	447975
July	35294	87694	63247	94762	45678	54876	381551
August	16726	95726	85647	34768	91234	62476	386577
September	35825	14678	29827	43824	56789	54763	235706
October	46721	32846	63432	65924	98765	29472	337160
November	52943	14963	89761	23476	43219	56744	281106
December	84334	24876	24765	72941	87654	34763	329333
Totals	567577	598339	683027	769902	729633	644205	3992683

Following are a few columns of varying sizes to be used for dictation in class. Students should be taught to write numbers rapidly, as well as to add them quickly and accurately.

47676	562789	332785	24638427	29762891
83529	324567	426433	87965375	79247632
94273	825948	291762	72412576	62233988
14782	392946	727847	83274783	97153942
53269	549764	739248	69469242	67288554
65445	321963	865784	24852327	93393648
98429	824768	474847	32417496	86499543
19917	852716	783436	66493116	51118357

869629992455
9371219767 16
591323949123
776888782386
685788418185
922218233116
639618847992
695544362713

Department of English

B. J. CAMPBELL

JACKSON BUSINESS UNIVERSITY, JACKSON, MICH.

Communications relating to this department should be addressed to Mr. Campbell, Jackson, Mich.

We frequently hear it said that a mastery of the rules and principles of grammar is unnecessary, that to learn to speak and write correctly one needs only to read good literature — that this is the royal road to correct English. Now, we admit that the reading of good literature will impart to a person's style an elegance and strength that can be gotten in no other way, but isn't it also true that as surely as he will absorb some of the good from literature so surely will he take some of the bad from all that he hears around him, when on every hand come to his ear such expressions as "He don't," "I have went," "I seen it," "This is for you and I," etc. How, without a knowledge of the rules and principles of grammar, is the student to distinguish the correct from the incorrect? How is he to eradicate those incorrect expressions that unconsciously creep into his language? Who is to be the critic of his conversation and his correspondence? The conclusion is obvious; teach him the rules and principles of grammar and their proper application; make him his own critic and the critic of others. Experience has convinced us that this is the correct method of teaching the subject. Nor are we alone in this opinion. The following from that excellent magazine, Correct English, is especially worthy of consideration:

Writers of correct English conform to the canons of rhetorical art. For this reason, students are invariably advised to read the best works of the best writers, in order that they may acquire proficiency in the art of rhetoric. It is, however, as impossible to learn to speak or to write correctly, by reading the works of writers, as it is to learn to paint fine pictures by looking at the masterpieces of great painters. Before one can attain to any art, one must first understand, not only the rules and principles of the art, but also their proper application. The reason why students do not receive the full benefit from the reading of standard authors is because they have not mastered the rules of rhetoric. Students are apt to commit rules to memory with but little cognizance of their full significance, and, in consequence, with but little understanding of their application. Many pupils complete courses in grammar and rhetoric and give but little evidence, either in speech or in writing, that they have any practical knowledge of the correct usage of the language. It is utterly useless to learn rules unless one learns how to apply them. By reading models of correct English one can frequently learn to discern a work which has literary value, from one which has none, in the same way that one can discern a fine painting from an inferior one; but, one cannot learn to write correctly, any more than one can learn to paint artistically, unless one understands exactly how, when and where to apply rules.

Grammatical Construction.

Concord of Subject and Verb.

ARTICLE II

V. — Two or more singular subjects connected by *or* or *nor* require a verb in the singular number.

EXAMPLES: Either James or Henry *is* going. Neither James nor John *is* qualified to fill the position.

NOTE: The reason for this rule is that with *or* the assertion is made of only one of the subjects, while with *nor* the assertion is denied of each of the subjects separately.

VI. — When one of the subjects connected by *or* or *nor* is plural, it is placed nearest the verb and the verb agrees with it in the plural.

EXAMPLES: Neither the emperor nor the generals *were* convinced. Neither the boy nor his sisters *are* to blame.

VII. — When two more subjects of different persons are connected by *or* or *nor*, the verb should be expressed with each subject.

EXAMPLES: Either he *is* wrong, or I *am*. You *are* mistaken, or he *is*.

VIII. — When two subjects are connected by the conjunction *as well as*, the verb agrees with the first.

EXAMPLES: Money, as well as men, *was* needed. The girls, as well as their brother, *deserve* commendation.

NOTE: In constructions of this kind, the noun following *as well as* is the subject of a sentence, the verb of which is implied; as "The teacher, as well as the pupils, was pleased with the address," meaning "The teacher was pleased with the address' as well as the pupils were pleased with the address." When *as well as* is used to make an illustrative comparison, it is correctly used; otherwise the conjunction *and* is required.

CAUTIONS.

1. Do not use a plural verb with a singular subject modified by an adjective phrase introduced by *of*, *with*, *together with*, or *in addition to*: as, "The richness of her arms and apparel *was* (not were) conspicuous in the foremost ranks," "The captain, with all the crew, was lost," "The father, together with his two sons, *was* among the first to enlist," "This amount, in addition to what I already have, *is* sufficient."

2. The pronoun *you* takes a verb in the singular even when it represents only one person; as, "I heard that you *were* (not was) coming." This caution is often violated in interrogative sentences; as "*Was* you there?" instead of the correct form "*Were* you there?"

3. When a sentence is introduced by *there*, the verb must agree with the subject, which follows the verb; as, "There *were* great claps of thunder."

4. Do not use "don't" with a singular subject in the third person. Say "He doesn't," "She doesn't," "It doesn't," not "He don't," "She don't," "It don't."

5. When the subject is a relative pronoun, the verb agrees with the antecedent in person and number; as, "The new library is one of the finest buildings that *have* ever been erected in this city." (The antecedent of *that* is *buildings*,) not *one*.

In the sentence, "This is the only one of the books that *is* worth reading," the antecedent of *that* is *one*, not *books*.

EXERCISES.*

Cross out the wrong italicized word and tell why the remaining word is correct.

A variety of pleasing objects *charm-charms* the eye. General Custer, with all his men, *was-were* killed by the Indians. Nothing but vain and foolish pursuits *delight-delights* some persons. This book, as well as that, *was-were* written long ago. Two thousand dollars *is-are* two much for that property. Both physical and manual training *is-are* necessary. Ten years *has-have* passed since I saw him last. The public *is-are* cordially invited. Mr. Brown with his three sons *has-have* been here for more than a month. Either the man or his sons *is-are* to be rewarded. Neither wealth nor wisdom *is-are* the chief thing in this life. Gulliver's Travels *was-were* written by Swift. The lowest mechanic, as well as the

(Continued on Page 22.)

PRINCIPLES AND PRACTICE IN

Bookkeeping and Accounting

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Accounts.

Having in the September issue considered the historic element of bookkeeping I desire in this to present a few thoughts on the technical element or accounts in general.

Many different methods of teaching the principles of account keeping have been presented to the fraternity in recent years. Some authors claim that the best method to use in introducing accounts is the skeleton ledger scheme —debiting and crediting the accounts direct from the memoranda of transactions, while others advocate the use of the Journal in which to write the names of the accounts to be debited and credited and post therefrom to the Ledger, using double entry principle to either case. There are still others who maintain that in either case the only logical presentation of the subject is in the use of single entry—introducing first personal accounts, and gradually developing the double entry system by the addition of other accounts. Theoretically this last mentioned method appears to follow the correct pedagogic principle, but in practice my experience has been that it is no more difficult to teach double entry from the start than when preceded by single entry work; in fact it is less confusing to the average business college student.

A majority of writers seem greatly burdened with the importance of rules for the debit and credit of accounts as is evidenced by the voluminous product of their pen. I do not think that we as teachers need rules so much as we need a broader mental grasp of accounts—their relation to each other and to the business itself. When we attain to this there will be little trouble over rules for debit and credit.

I shall never forget a set of rules which appeared a few years ago in a most popular text book for the debit and credit of accounts in which drafts were involved. It took an almost super human effort to master them and when mastered they were almost entirely worthless. If half the time given to these rules had been devoted to the consideration of the purposes served by drafts in business and the conditions which render them necessary or desirable, some real benefit would have been derived from it.

In the last ten years there has been much improvement in the manner of presenting business facts or transactions to the student; the aim being to familiarize the pupil to a greater extent than formerly, with business forms and routine, coincident with the teaching of the principles of debit and credit. Unquestionably this is a long step in the right direction; but it has opened up a very attractive field to the "Faddist" and he has not been slow to grasp his opportunity. His product under catchy titles has been scattered all over the country. School proprietors and teachers should not be too hasty in adopting these revolutionary schemes.

It is not my purpose to pass upon the merits of any publication, but simply to mention in passing that it matters not what course of instruction may be adopted it cannot be expected to do the work of the teacher. He must throw his own personality in the work if he would enjoy it, and indeed if he would really succeed.

In business college work, especially where pupils enter irregularly, it is quite difficult to pursue from the beginning with each student a systematic discussion of accounts owing to the difficulty of classification, but the teacher can do much to supplement and broaden the pupils' text-book view. This is what our pupils need more than the stocking up with special rules for debit and credit.

In my earliest class work I first seek to impress upon the pupils' minds the broad purposes of keeping accounts in general as indicated in the September issue, and then show how each account or class of accounts contributes to these general results.

Beginning with persons where the relation of debtor and creditor can be readily understood and applied, I show how essential to the successful prosecution of a business it is to know at all times how much we owe persons, that arrangements may be made for prompt payment, thus establishing a good business reputation. It is also quite as necessary to know how much persons owe us, that proper means may be used for collecting same.

A pupil can readily see how impossible it would be to carry on any very extensive dealings with persons on a credit basis relying upon memory; hence the necessity of keeping these accounts.

That the accounts and the records leading up to them should be complete in all essential details, reference need only be made to the hosts of lawyers who derive their sustenance from the contentions of men largely resulting from lack of detail in records of dealings between them.

At this point the principles governing the keeping of personal accounts should be discussed. I prefer the use of the word "Charge" to the word debit, especially at the outset, for the reason that every student has a more or less concrete idea of its meaning. Later it may be used interchangeably with, and finally supplanted by the more technical word "Debit."

The part which personal accounts form in a statement of final results of a business should also be considered, but only in a very limited way at this time. This should be more fully discussed along with other features of the balance sheet which would naturally follow later in the course.

I submit for solution the following problem in partnership. It is the second of a series of three recently submitted to our students for final examination in that subject:

Smith and Jones are partners with investments as follows: $12,000 and $15,000 respectively. Gains for the year amount to $9,000. Desiring more capital they admit Brown a one-third partner for cash. Make the entries to admit new partner and also to readjust Smith and Jones' capital to constitute them equal one-third partners. In arriving at value of Brown's one-third interest Good Will is to be valued at $3,000 and adjusted to the old partners' accounts in proportion to their investments.

Direct all communications concerning these answers to the editor of this department of THE BUSINESS EDUCATOR.

NOTE.—In the December issue I shall present some thoughts on Interest and Discount accounts, and should be glad indeed to receive from the readers of this paper any suggestions concerning the presentation of this subject to a class. I shall take pleasure in incorporating them if possible in the article, giving due credit to the contributor.

Editorial—Continued from page 17.

the uneducated, but he labors longer and earns about five times as much from fifty years and up. The educated person's income keeps increasing each year until sixty or more years of age, which fact of increased ratio of earning of the educated as compared with the decreased ratio of earning of the uneducated seems to have been overlooked almost entirely.

This phase of the subject is alone pregnant with enough suggestions and facts to inspire some one in our profession to construct an entire address upon the subject of the need of education in general, and of the value of a business education in particular.

Here's to education and a long time to each and all before the Osler limit arrives!

DEPARTMENT OF

COMMERCIAL LAW

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WM. C. SPRAGUE, PREST.,
Sprague Correspondence School of Law,
Detroit, Mich.

Landlord and Tenant.

THE RIGHT TO COLLECT RENT UNDER PARTICULAR CIRCUMSTANCES. NECESSITY OF DEMANDING RENT UNDER PARTICULAR CIRCUMSTANCES.

Whenever the ownership to land changes, the right to collect rent follows as a matter of course, but the new landlord must give a reasonable notice to the tenant of his right to the rent, otherwise, the tenant having paid the rent to the former landlord will not be compelled to pay it again.

Where the rent is payable monthly and a transfer of ownership is made during the month, the new owner (unless by special agreement), is entitled to rent from the first of the following month.

The question arises as to who has the right to the rent where the landlord dies during the rent paying period. There is no question but what if he dies after the rent is due but before it is paid, the executor or administrator is entitled to it as being personal property, but where the rent falls due after the death of the landlord, it is held that it goes to the heir as being part of the real estate. In some states, however, administrators are permitted to have possession of the real estate after the death of the owner. In these states the rent would go to the administrator.

It follows from the fact that the tenant is bound to pay the rent, even though the building be destroyed, that he is entitled to the exclusive use of it as well as the ground covered by the lease. If the landlord attempts to take possession, even for the purpose of repairing or rebuilding, without the tenant's consent, the tenant may consider himself evicted and not bound to pay the rent.

This brings us to the subject of eviction. Eviction in the law is the taking possession by the landlord, or by someone by his authority, or by someone who has a title superior to that of the landlord, of all or a part of the leased premises. It must be something more than a mere trespass. The act must be of a permanent character, or the conduct of the landlord must be persistent so as to deprive the tenant of the use of a part or all of the premises.

Acts of the landlord which will relieve the tenant from paying rent are such as show an intention on the part of the landlord that the tenant shall no longer hold possession. There must be something more than trespass, as said. In order that the acts constitute an eviction the lessee must abandon the premises. An eviction from part of the premises will relieve the tenant from the payment of the entire rent accrning after the eviction. If the eviction is by someone other than the landlord, and not acting under the landlord's authority, that is if it is by a stranger, the rent will be apportioned, the tenant being only liable for such part as still remains in his possession. Where the tenant is evicted by one who claims a title as against the title of the landlord, the tenant is not bound to pay rent until possession is restored to him.

Where the premises are taken by the city for public use, the tenant continues liable for the rent. He has a right to action against the city for damages, though it is held in Pennsylvania and Missouri that the liability for rent ceases.

The landlord has a right to sue for rent without demanding payment of it. Rent that is overdue is like any other debt. The debtor if he wants to avoid a suit must tender what he owes to his creditor, but where the landlord wants to recover possession of premises for non-payment of rent, he must make a demand of payment before he can proceed in an action compelling forfeiture of the lease, unless, of course, the demand is waived in the lease. The safest way is to make demand in writing. In most of the states this is required. It is not safe for the landlord to proceed without legal advice in the matter of demanding possession of the premises for non-payment of rent, inasmuch as the statutes in the various states have laid down requirements more or less specific that must be followed exactly. As a rule the landlord must make his demand on the very day the rent is due, in the most convenient and public place, on the premises, and at a convenient time. He must not demand more than is due. The tenant may save himself by tendering the rent at any time before midnight, for rent is not due until the last moment of the last day of the rent period.

As a general rule rent is not devisable; that is, without the consent of the parties, a part of the rent may not be payable to one person and part to another.

It is held, however, that where the ownership becomes divided between different persons through operation of the law, the rent is payable to the several owners in proportion to their interests.

It is held also that where a part of the premises is taken by the public for public purposes, as for the opening or widening of a street, there is an abatement of the rent in proportion to the value of that part of the premises which is taken, and it follows that if the whole of the premises are taken, no rent is payable.

Where a tenant agrees to pay rent and does not provide against liability in case of a destruction of the premises from an evitable casualty, he is bound to pay.

It is held that an agreement to pay rent on lands continues although the lands are swept away by the elements.

A Kansas case holds that where a lease in addition to the covenant to pay the rent contains a stipulation that the tenant shall insure all or a part of the leased property in a given amount, for the benefit of the landlord, that this provision for insurance qualifies the promise to pay rent, and that as the former becomes operative, the latter ceases to have force.

In general, the destruction of the building by fire, even when the landlord receives the insurance, is no defense against the payment of rent. If a tenant agrees expressly, whether under seal or not, to pay rent, and makes no reservation on account of unavoidable accidents, he is bound to pay the rent for the whole term.

It has been held that where the lease provided that in case of the destruction of the premises by fire, the tenant should not be required to restore the house, that this did not relieve him from paying rent. This rule does not apply to a case where the tenant has never had possession, as where the premises are destroyed after the execution of the lease and before the commencing of the term and before the lessee has taken possession.

The tenant is not bound to pay the rent in such cases where the landlord has covenated to rebuild. The rent would be suspended during the time that the landlord was in possession for the purpose of rebuilding.

Where one leases a room in a building and it is destroyed by fire, he is relieved in his obligation to pay rent.

It is thoroughly settled in the law that if a leased building is injured or destroyed, or in any way rendered untenantable by fire, storm, or any cause, the tenant must still continue to pay the rent. This is not true, however, where the damage resulted through the act or neglect of the landlord.

Where a building is destroyed through no fault of the landlord, he is under no obligation to rebuild it unless he has agreed to do so, and this is the case even though he has received the insurance. This is not the law, however, in New York, Minnesota, Louisiana, California, New Jersey and Georgia.

The rule stated does not apply to rooms or apartments rented in a building. The destruction of a building ends the lease, and the rent ceases.

The tenant need not pay rent where the landlord has rented a part of the premises for immoral purposes. It is held that the fact that the landlord has rented adjoining premises for illegal purposes, will not justify the tenant in abandoning his holding.

(To be continued.)

DEPARTMENT OF

TYPEWRITING

A. C. VAN SANT.

OMAHA, - - - - - - - - NEBRASKA.

A Better Education in Typewriting.

As the business world becomes better educated and forms better ideas of how business should be conducted, it becomes necessary for our schools to pay more attention to the neatness and accuracy of typewriting.

The time to impress the student with the necessity of neatness and accuracy is in the first lesson. The machine and type should be clean, the ribbon good, and an effort should be made to secure an even stroke so that the first page shall look well. A student should never be asked to use a typewriter that will not do good work. The letters should be in alinement, and the platen in such condition that each type shall make a clear impression on the paper. It costs but little to keep machines in good order and supplied with good ribbons. The idea that a worn-out machine is good enough to learn on is a great error. A poor machine is almost certain to make a slovenly operator. A large part of the efforts of the typewriting teacher should be directed to cultivating the taste for good typewriting. The eye can be trained to notice when the type becomes filled, or when the margins are uneven, although an untrained typewriter operator may see nothing wrong.

If any school or student supposes that poor work may be done in the school but that good work will be done in the business house after leaving the school, the idea will prove a costly mistake. Students seldom do better work than they are taught to do in the school. In fact, if the requirements of the business office into which the student goes are not high, he will often form careless habits, even though his training has been good. Each student of typewriting should be educated to meet the most exacting demands of the business world. A page of student work should never be marked "Approved" if it is not accurately and neatly written, with clean type, and without erasures. While in the rush of actual business neatly made erasures may be tolerated, it is better that students should rewrite all imperfect work, that a habit of neatness and accuracy may be so well established that errors will seldom be made in actual work. A carelessly made erasure will often spoil the appearance of an otherwise neat page.

The pay of a stenographer depends largely upon the amount and quality of the typewriting he is able to do. While employers who have not been educated along this line may not be able to tell stenographers how to do typewriting, they know that a page of work that is free from mistakes, that is nicely balanced on the page with equal margins on the sides, that is written with clean type and an even stroke, is good typewriting. The efficiency of a stenographer is generally measured by the amount of good typewriting he can do, rather than by the number of words he can write in shorthand.

The best typewriting resembles good printing as nearly as it is possible to imitate it on a typewriting machine. The indentation of paragraphs, the use of capital letters and punctuation marks, the centering of headings, and the arrangement of tabulated work, should be according to the models found in the best printing.

A well arranged, well worded and accurately written letter is a great factor in securing business. But however excellent the diction, however logical and reasonable the language used, the letter loses part of its power when poorly written. A slovenly looking circular that shows on its face that it is only a circular, is quickly consigned to the waste basket. If that same letter were neatly written and personally addressed it would generally be read and considered. Many business houses recognize this fact, and at great expense have circular letters written on the typewriter rather than by the duplicating process. Such letters will often receive courteous replies, showing that the recipient had no suspicion that the letter was a circular.

While the stenographer does not furnish the ideas contained in the letters he writes, it is his duty to see that the grammar is correct, and that the ideas are clearly expressed. As much pains should be taken with the appearance and wording of a typewritten message that goes out for the purpose of persuading and convincing as should be taken with the appearance and manners of a solicitor who is sent out for the same purpose.

No country in the world does so great a proportion of its business by correspondence as the United States. We have a territory so vast that few enterprises can afford to cover it with personal solicitors. But the fairness, accuracy and complete illustrations of our catalogues, and the persuasive force of well worded and neatly written letters makes it possible to transact a great business mainly by correspondence written on typewriters. Those who would become important and well paid factors in this work must cultivate taste, and see to it that every typewritten page goes out not only without a blemish but with a beauty that helps to accomplish its mission.

English—Continued from page 19

richest citizen, *is-are* here protected in his rights. One or more letters *is-are* sometimes omitted. Where *was-were* you? There *come-comes* the girls. He is one of those persons who *has-have* rare ability. Neither the intellect nor the heart *is-are* capable of being driven. He *don't-doesn't* like it. His houses, but not his barn, *was-were* destroyed by fire. A boat or two *has-have* already passed. It *don't-doesn't* matter. If the facts of the evidence *leave-leaves* a doubt, you must acquit the prisoner. Why *don't-doesn't* he do that. Abnormal is one of those words which *have-has* come in to supply a want in the precise statements of science. Every store and residence *was-were* robbed. Nothing but expense and trouble *has-have* grown out of the business. Neither beauty, wealth, nor talents *was-were* injurious to his modesty.

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*Teachers who desire supplementary work of this kind will find "Buehler's Practical Exercises in English," published by the American Book Company, an excellent help.

PEDAGOGY AS APPLIED TO

Commercial Branches

CHAS. T. PLATT
PLATT'S BUSINESS SCHOOL
300 HUDSON STREET, HOBOKEN, N. J.

The Pedagogical Side of Spelling Reform.

Except to a negligibly few etymologists, our orthographic dress is merely a *fashion*, which appears correct because the *eye* has become accustomed to it, analogy being found in our constantly-changing physical dress. In both cases, when authoritative changes are made, we "first endure, then pity, then embrace;" and there's the end of it. A change in fashion of any kind can be accomplished only by means of a high example or by the presentation of strong motive; otherwise, the natural tendency to conservatism will operate as a block. For instance, slavery in the United States would no doubt exist to-day had not the Civil War presented a strong motive for its immediate abolition; and to-day we shrink from displaying the dress-fashion of yesterday because some leader has dethroned it and made it appear rediculous. This, then, is the problem confronting the spelling reformers; the converting to their belief those who reflect the spelling to the public eye—viz., the publishers of books, magazines, and the omnipresent daily newspapers. In some cases, the altruistic spirit must be appealed to; in other cases, the mercenary. In this article, I shall only hope to crudely and imperfectly urge these two motives, mainly the pedagogic.

The most wonderful thing pertaining to human existence is the development—the unfolding of the mind, from the period of infancy to its earthly termination. And the grand mission of our systems of education (*e*, out; *duc*, lead—the leading out) is to *assist*, rather than to force, the developmental processes; to bar out and remove obstructions, and to *safeguard* the natural operation of the normal powers rather than to unnaturally tax or stimulate them. This thought forcibly applies to spelling—the child's first step to acquiring familiarity with that written language which is to be to him all through life the main vehicle of thought and knowledge. The subject of spelling has been given long and intense study and investigation by the leading philologists of the world, among them Prof. March of Lafayette College, Prof. Lounsbury, of Yale, W. D. Whitney, late of the Century Dictionary, Prof. Murray, the noted English lexicographer, Prof. Skeat, the celebrated English philologist, Dr. Funk of the Standard Dictionary, Dr. Scott, Etymological Editor of Century Dictionary, et. al., and they all testify in unmeasured terms as to the mind-clogging, mind-dwarfing, and thought-stifling effects of our irrational, inconsistent spelling. Herbert Spencer's assertion that, "of all errors in education, one of the worst is inconsistency," strikes home here. Who can calculate the damaging influence of the appalling mass of orthographic inconsistencies that confronts the budding mind on the very threshhold of its educational journey and pursues him all through life. The mind of the normal child is essentially logical—craving reasons, upon which it feeds and grows.

It is keenly on the alert for analogies—resemblances—and is quick to detect inconsistencies. This logical mind is required to master our rediculous, inconsistent spelling as the foundation of intellectual growth. He early balks at such words as "sung," "among," "tongue," "young," etc., which woefully fail to realize in their spelling the analogy suggested by their pronunciation; and his reasonable anticipations being thus constantly disappointed, he soon ceases to look for analogies, and spelling becomes for him a prodigious feat of the memory. Thus early the natural logical operations of the mind receive a paralyzing check, the after evil effects of which are incalculable. In other words, our present style of spelling (which is one of the primary educational steps) operates as a check upon mental development—as a pedagogic stumbling block. Discussing this phase of the subject, Prof. March says: "The time lost by the attempt to acquire our monstrous spelling is a large part of the whole school time of the mass of men. Count the hours which each man wastes in learning to read at school, the hours which he wastes through life from the hindrances to easy reading, the hours wasted at school in learning to spell, the hours wasted through life in keeping up and perfecting this knowledge of spelling, in consulting dictionaries—a work that never ends; the hours he spends in writing silent letters—and multiply this time by the number of persons who speak English, and we shall have a total of millions of years wasted by each generation."

I have endeavored in this imperfect arraignment of our stupid orthography to emphasize the crying need for spelling reform. To repeat my initial statement, the conventional spelling is largely a matter of usage—a case of "follow the leader." If the leading publishers of the country could be converted to a sane, scientific spelling, the lay public would soon become accustomed to it, would recognize its utility, and the reform would be accomplished. But that "if" is the gigantic difficulty. Men who are intelligent and learned in other particulars are painfully oblivious to the glaring defects of our language; or, if aware of them, are woefully apathetic and indifferent concerning their correction; and if they discuss the subject at all, show an utter misconception of the vital points. For instance, in the course of a recent interview with a New York Herald reporter, F. S. Luther, President of Trinity College (Hartford, Conn.,) said: "Reformed words look so funny. It is a little bit more than I can do to get used to them, and I must say that 'tho' for 'though,' and 'program' for programme' grate on my eyes if they don't on my ears. It took me too long to learn to spell the way we do now to want to start and do it all over again. It was too hard a job. I don't doubt but advocates of this movement are thoroughly in earnest, and there may be some theoretical reasons for the change, but it certainly would come very hard to me. I admit that some of our words are almost rediculous in their combinations of letters; but nevertheless we are used to them, and it would be like saying good-bye forever to very warm and dear old friends to abandon them." How is that for philanthropy! What progress would have been made in the world if such a spirit had always prevailed? And Prof. Eliot of Harvard takes a similar stand. I suppose that is "higher" education. If so, give me the "lower" education that reaches a helping hand to the little fellows and looks to the betterment of posterity.

Some object to phonetic spelling on the ground that it would obliterate largely the etymological traces of words. This is not true, as is evidenced by the multitudes of words that have undergone change in spelling since the last century. In fact spelling reform is not new, but has been in progress for over a century. "The Bible and Shakespeare," says Prof. March, "which are referred to as being the sources of true English, have been revised through succesive editions so that the spelling in which they are now printed bears little resemblance in many cases to the orthography of the original."

(Concluded in November Number)

THE STORY OF

Business Education in America

By FRANK E. VAUGHAN,

203 BROADWAY, - - - - NEW YORK.

No. 5—Everything Lovely.

I have heard commercial teachers rejoicing in the first fuzz crop on their upper lips, congratulate one another that in *their* time the business of business education has overcome the "ancient prejudice" that held it from its own for two generations. Unquestionably there has been a strong change of sentiment on the part of the general public, but some of these young folks will be surprised to learn of the cordial attitude toward business education over forty years ago by men as eminent as any ever bred under the stars and stripes. There were plenty of big bugs buzzing around that historic Chicago convention of 1865. A public reception was tendered by the citizens of Chicago and addresses made by Mayor J. B. Rice, E. C. Larned, Rev. Dr. A. H. Ryder and W. H. Wells. Mr. Larned's words have a fine "modern" ring:

"A man who aspires to be anything is not content to be a mere machine capable of grinding out so much a year, but demands a power and knowledge to do all that he does *well*. The commercial colleges not only fit a man to be successful in business, but they enlarge his mind, making him more capable."

SCRAPS OF UNWRITTEN HISTORY

President E. G. Folsom in his inaugural proposed that "the title of *Maximus* be conferred upon General Grant as we had been accustomed to associate *Pater Patriae* with the name of Washington; to Lincoln's name might well be added *Pater Libertatis*." Somehow the public didn't seem to respond. Plain Washington, Lincoln, Grant sounds good enough for most of us.

At another stage of proceedings the convention was addressed by the eminent jurist and statesman, Judge Lyman Trumbull, on the "The President of the United States." I wonder if this pronouncement has ever found its way into the authentic history of those troubled times. Judge Trumbull said, according to Mr. Packard:

"He knew Andrew Johnson well, and he only spoke the sentiments of his heart when he asserted that no more honest, faithful, intelligent, patriotic and capable man had ever occupied the Presidential chair. (Applause.) Coming to the position under most extraordinary circumstances, he had assumed its duties with a peculiar appreciation of his surroundings, and a combination of modesty and firmness which had caused the popular heart to spring at one bound from a state of the lowest depression and uncertainty to that of the highest confidence and trust."

Mind you, this was three months almost to a day after the assassination of Abraham Lincoln and a short while before Mr. Johnson was subjected to the ordeal of the only impeachment proceedings ever instituted against a president of the United States.

The future president who addressed the convention was Gen. James Abram Garfield, a neighbor and close friend of the Spencers, and for whom was named one of the late Henry C. Spencer's sons, Leonard Garfield, now a prosperous business man of New York City. Mr. Packard gives us this admirable report of Gen Garfield's speech.

A STIRRING ADDRESS

"Maj. Gen. Garfield, of Ohio, was introduced. After the hearty applause which welcomed him had subsided, the General remarked that he felt a special pleasure in being able to add his voice in favor of so commendable an educational enterprise as that which called together these representatives of the leading cities of the country. He had himself long been identified with educational movements, and although for the past few years his mind had been directed to other interests, he came back to these grand considerations with a peculiar freshness and buoyancy of feeling. He felt something more than a common interest, too, in the special department of education here represented. His long acquaintance with the proprietors of these colleges, and more especially with the labors of the great and good man who had given his name to the system of writing adopted by these institutions, and now becoming so universal in this country, gave him the privilege to speak in the highest terms of this enterprise.

"In one particular aspect he could see that an inestimable good would grow out of the Commercial College. The thousands and tens of thousands of our noble boys, who, having passed through the dread ordeals of battle in defense of their country, were now returning to engage in peaceful pursuits, would find in these institutions an invaluable aid to honorable and renumerative positions. On their behalf, as well as that of the public generally, he would bespeak for these institutions unflinching fidelity to their important trusts.

"There was one popular delusion among the young men of this country, that success depends more on "luck" than industry. He would have them substitute for this *un-lucky* word the good old Saxon word *pluck*. There were always a great many young men who were waiting, Micawber-like, for something to turn up—for that "tide in the affairs of men, which taken at the flood, leads on to fortune."

"The speaker desired young men who entertained visionary notions of the all-powerful influence of luck in the amassing of fortunes to undeceive themselves and rely upon the wisdom of experience; that all true success comes through hard, unremitting toil, and that there could be no firmer foundation than a sound, thorough, practical, business education for success in commercial pursuits. The speech was rapturously applauded."

Now then, which of you, O grave and reverend seniors, (not barring the juniors) can match this red-blooded 41-year old plea for Business Education?

Here are some other sentiments of interest, communicated by letter:

From P. T Barnum, the great showman, (then Budding Statesman):

STATE OF CONNETICUT, HOUSE OF REPRESENTATIVES
HARTFORD, JUNE 30, 1865.

MESSRS. BRYANT, STRATTON & CORBIN:

GENTS: Understanding that a Convention of the Principals of the various Commercial Colleges of the country is to be held in Chicago soon, and feeling, as you know, a great interest in their success for the sake of the good they are to accomplish wherever they are established, I take the liberty to write this in order to make a suggestion.

"Honesty is the noblest of virtues. Charity is next to it. Franklin says, "Honesty is the best policy, even if one has no higher object in being honest than that of policy." I have no doubt that everything good and just and right is the best as a matter of policy. Charity, then, is not only in itself one of the most valuable and desirable virtues, blessing alike him that gives and him that receives (indeed the Scriptures inform us, and so does experience, that it is "more blessed to give than to receive") but it is eminently true policy to be charitable.

"So much by way of prelude to my suggestion, that your Colleges adopt a very greatly reduced tariff for wounded soldiers, and indeed for all veterans. The soldiers are indeed the saviors (under God) of our country and its glorious institutions. They are justly entitled to its everlasting gratitude. A man will give everything for his life. The soldiers have offered up their lives in our defense and for our salvation. Can we do too much for these men (and especially those who are disabled), if they retain good habits and earnestly try to secure an honorable livelihood?

"I am sure your hearts and your interests will alike prompt you in the right direction

Truly yours, P. T. BARNUM."

One cannot repress a smile when re-calling the sentiment attributed to Barnum. "The public likes to be humbugged." Mr. Packard told me that Mr. Barnum told him he was proud of his dictum and justified it on high ethical grounds.

FROM CYRUS W. FIELD, NEW YORK, OF THE ATLANTIC TELEGRAPH COMPANY, (PARENT OCEAN CABLE SYSTEM.)

MESSRS. BRYANT, STRATTON & CO.

GENTLEMEN: My attention has been frequently called to your educational enterprise, a branch of which is located at the Cooper Institute in this city, and the general plans and purposes of which have seemed to me exceedingly commendable and praiseworthy. I feel assured that in the education of our young men, too little care is bestowed upon those branches specially applicable to business, which are made the prominent feature in your institutions. Your efforts seem to be directed to the object of making this special education effective and popular—in fact, to invest it with the dignity and importance which attaches to other professional schools. The purpose is a noble one and, if I am to judge by what I see and hear, your success is most gratifying. I am well assured that, if properly conducted, no school of this character can ever fail in this great city for want of a generous support.

CYRUS W. FIELD."

FROM PETER COOPER, D. APPLETON AND OTHER PROMINENT NEW YORKERS.

"The Commercial College at Cooper Institute, under direction of Bryant, Stratton & Packard, has afforded to the public the best evidence that there is as legitimate a field for this class of institutions as for law, medical and theological schools; and that the former should sustain the same relation to the duties of accountanship as do the latter to the learned professions."

FROM LYMAN J. GAGE, CASHIER MERCHANTS SAVINGS, LOAN AND TRUST CO., CHICAGO, (LATE SECRETARY OF THE TREASURY.)

"As an officer in an institution requiring disciplined labor for the proper carrying forward of its enterprises, as well as a private citizen interested in the progress and welfare of our country, I am fully impressed with the importance of your system of education, not only because it furnishes a technical knowledge of accounts, but because it disciplines and develops the minds of those who come under its influence to an understanding of the true relations existing between our various commercial and industrial pursuits, thus enabling them to judge of and, if necessary, to legislate upon, the public questions that affect our prosperity. You have my hearty wishes for continued success.

L. J. GAGE."

FROM OUR OLD FRIEND, JOSH BILLINGS, (PASS IT ON TO T. V. AND ANDREW C.)

POKIPSEE, JULY 3, 1865.

MESSRS. BRYANT, STRATTON & CO.

GENTLEMEN: In reply tew youre polite invitashun tew attend your bizness convenshun ov Colleges, at Chicago, July 11, I only regret that I can't be with you in the flesh, but that better part ov me (the spirit and the heart) fully simpathizes with the vast benefits yure system is sertain tew entail upon the present and the comcing youths of the land. "Train up a child in the way he should go, and when he gits old he wont depart from it," is az applicable and az important for hiz practical salvashun az for his moral.

"With the most cordial hope that youre suckess will equal yure energy, and that menny golden links may yet be added tew your chain ov promis, I subscribe myself, gentlemen, most warmly, yure well wisher,

JOSH BILLINGS."

Space limitations forbid me to go further than give the names of some of the other notables who took occasion to send letters of greeting and congratulation to the convention: Millard Fillmore, former President of the United States; Hugh McCulloch, then and after an interval of a quarter of a century, again Secretary of the Treasury; War Governors Richard J. Oglesby, (and years after again Governor) of Illinois; Oliver P. Morton, of Indiana (afterwards United States Senator); Thomas C. Fletcher, of Missouri; Stephen Miller, of Minnesota; Horatio Seymour, of New York; (three years later candidate for President), Wilson G. Hunt, former Mayor of New York City; A. A. Low, President of New York Chamber of Commerce, (father of Seth Low); Dean Richmond, President of the New York Central Railroad, Buffalo, N. Y.; Erastus Corning, Albany, famous journalist and public man; Elihu Burritt, "the Learned Blacksmith;" Stanley Matthews, Cincinnati, afterwards Congressman and Justice of the Supreme Court—besides a score of Mayors, Bank Officials, Educators, Editors, etc. This little volume also reproduces highly favorable comments on the cause of business education from the New York *Herald*, New York *Tribune*, Chicago *Tribune* and other papers of national importance. If anybody thinks that these "old boys" were not wide awake and stirring a glance at this liveliest of all volumes devoted to the doings of business educators will disabuse their minds of the false impression.

So passed in a burst of harmony and in a blaze of glory, the first broadly national gathering of Business Educators ever assembled, to meet again at Cleveland, O., July 10, 1866. And they did meet (some of them), *but* as me fren' Kudyard K. is so fond of saying—that's another story.

Lessons in Graphology

By MARY H. BOOTH

PHILADELPHIA, - - - - PENNSYLVANIA.

Studies of the habits and foibles of writer's afford a reflective glimpse of the personality and an opportunity to compare with graphological principles of deduction.

A collection of the hand writings of favorite authors or noted characters may be obtained through the magazines and other available sources.

Tennyson's "Crossing the Bar" is reproduced from the original M. S. in the Book Buyer, Dec. 1897, with portraits and biographical sketch. The weakly traced letters and falling lines pathetically reflect the unsustained energy and physical weakness, when compared with his normal signature

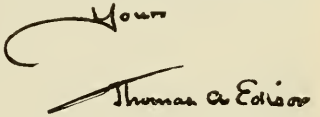
reflecting his impetuous and impulsive nature in the irregularly but boldly traced letters which are formed with almost one sweep of the pen in its peculiar and unique movement or style.

"As imagination bodies forth
The form of things unknown, the poet's pen
Turns them to shapes, and give to airy nothing
A local habitation and a name."

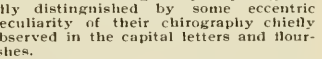
Imagination finds its expression in pronounced pen movement as in the above signature.

Mr. Browning's opinion of Tennyson is given in fac similie, January, 1888, issue of the "Bookman." "Perhaps the first spell cast by Mr. Tennyson, the master of many spells, is cast upon the ear. His power as a lyrical versifier is remarkable. The measures flow loftly or roll nobly to his pen as well one as the other. He can gather up his strength like a serpent, in the gleaming coil of a line, or dart it out straight and free. Nay, he will write you a poem with nothing in it except music, and as its music were everything, it shall charm your soul."

Compare the upright, calmly traced letters of the mathematician, historian or scientist—those who deal with facts rather than the imagination—with the rapidly traced sloping and exaggerated movement of the romancer, poet or musician. The regular outline and mechanical formation of the former are more in keeping with the calmer balance of Reason and Judgment.



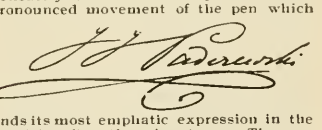
Edison's hand writing may be studied as an example of the upright hand without any exaggerated movement of the pen—Originality in the formation of the r and t give character, strength and individuality to his signature—Eccentric persons or those of marked originality may be generally distinguished by some eccentric peculiarity of their chirography chiefly observed in the capital letters and flourishes.



1804-1864

The autograph of "the most distinguished of romancers" may be contrasted with the foregoing. The letters are rapidly and impulsively traced with sloping tendency and angles very pronounced. The slope is expressive of the sentiments and predominates in the handwriting of writers of fiction or romance and is even more pronounced in the signatures of poets and musicians, expressing the finer sensibilities and emotions.

The signature of the great Paderewskie is delicately and harmoniously traced with pronounced movement of the pen which



finds its most emphatic expression in the flourish after the signature. The pronounced slope reflects the exquisite soulful nature tuned to the sweetest harmonies of sound and expression, and is found in the handwriting of nearly all musicians of note or persons of sympathetic presence.

"There are said to be temperaments endorsed with sympathies so exquisite that by merely handling an autograph they can detect the writer's character with unerring accuracy: Nathaniel Hawthorne in chapter Book of Autographs, Tales, Sketches etc.

Let the student or sceptic compare the cold mechanical upright hand of Bacon or the harsh angular autograph of Bismark with the spontaneous sloping writing of Emerson, Lowell, Holmes or Whittier, and the beautifully, clearly traced letters of Washington and find the writer's nature reflected by the vibrations of the pen as clearly as outlined by a photograph. If the warm or cold pulsating strokes have no expression or meaning let him examine his own writing or that of his friends according to the principles of graphology and submit the deduction obtained by a scientific and logical analysis to disinterested parties for an impartial verdict.

Gold Medal.

In the June issue of Pitman's Journal an announcement was made of the offer of a solid medal (value $100.00) for competition among American writers of Isaac Pitman's shorthand. Owing to the great interest that has been shown in this announcement, an additional award has been arranged for as follows:

1. A Gold Medal (value $150) to be held as an Isaac Pitman Shorthand Championship Challenge Trophy carrying the title of championship for the year. This championship medal will have to be wrested from the holder from year to year.

2. The first, and every subsequent championship winner will also receive and retain as his *absolute* property a second solid Gold Record Medal (value $100), suitably inscribed and recording that the holder was the champion American Isaac Pitman writer for that year.

The competition will be open to all writers of the Isaac Pitman system who have *commenced* the study of the system within the limits of the continent of North America and adjacent islands. Competitors must be residents of this territory for at least one year prior to the date of the competition. There is no limit as to age, sex or color.

The first competition will be held at Boston, Mass., in March, 1907, in connection with the annual meeting of the Eastern Commercial Teachers' Association, at which other shorthand speed trophies will be competed for, viz., the Miner Gold Medal (now held by an Isaac Pitman writer and open to the shorthand writers of any system of less than ten years' experience) and the Eagan Silver Challenge Cup, open to all shorthand writers without restriction.

Candidates for the Isaac Pitman Gold Medals must enter their names with Isaac Pitman & Sons, 31 Union Square, New York City, at least one month before the date of the Boston meeting.

Isaac Pitman writers will have an opportunity of winning four valuable shorthand trophies at one stroke, namely: (1) The Isaac Pitman Championship Gold Medal, (2) the Isaac Pitman Record Gold Medal, (3) the E. N. Miner International Gold Medal, and (4) the Eagan Silver Challenge Cup.

The Making of a Penman

Part Two

By L. H. HAUSAM

Author of "The New Education in Penmanship"

In the preceding chapter I offered a discussion of the constitution of the penman, classifying the mental faculties and physical functions that enter into his make-up. I undertook to state what must have been some of the past experiences of the would-be penman and what comprises his real assets upon entering this particular line of development. The discussion was general, for the most part, having to do rather with the matter of classifying than with defining a course of development. In the present chapter it is my hope to offer something more definite in the way of an outline for work leading toward the development of the functions and faculties that command the elements of good penmanship.

In improving any condition according to a rational scheme it is necessary to take into account three distinct phases, as follows:

FIRST, To understand how the peculiar state under consideration is made manifest, that is, what are its symptoms?

SECOND, To understand what the remedied condition would be, and

THIRD, To understand what remedy should be applied and how to apply it.

I shall undertake to explain, in a brief way, each of the nine mental faculties and their corresponding physical functions, referred to in the previous article, and the treatment to be applied to each according to the theory I am advocating.

Concentration.

FIRST PHASE.

Concentration is shown in purpose, in application and in clearsightedness. It is stamped upon every act with more or less distinctness. If strongly in evidence the individual will walk with a firm step, with vigor and with spirit. He will show easy control of the body and will not be guilty of loose, awkward, meaningless, careless movements. His every act will indicate purpose, aim, character and control, and happy is he who, when he undertakes the mastery of penmanship, is so equipped, and happy is the teacher who has such a student to teach. Manifestly the opposite of these symptoms will characterize the person lacking in the power of concentration. His walk will be loose, irregular, shambling, awkward. He will walk by falling forward and rescuing himself in a niche of time from step to step. His joints will seem ready to unhinge. When he sits down he will collapse and when he rises he will seem to be climbing.

In penmanship, concentration is shown in small, firm, regular writing. With a lack of concentration the opposite is true. The writing will be large, loose and often tangled, showing lack of order and control. His joints are too loose, his efforts too irregular, aimless and indefinite. What does he need?

SECOND PHASE.

He must learn to draw himself together and to hold himself together. He must learn to put definite aim in his movements, to develop rigidity in his joints, to think while he acts and to take an interest in the perfecting of his bodily movements. He must learn to think with directness, to think continuously and exclusively on a given subject. He must learn to hold to a subject despite distracting circumstances. What is the remedy?

THIRD PHASE.

In applying the remedy in this case all the acts of the student must be considered as co-related. He must be brought to realize that this is the one supreme object of his life for the present. He must strive to apply the remedy continuously, unfailingly and relentlessly. Give him simple exercises with instructions to make definite tests of his power of concentration and its effect upon him. *Tests:* Make a thousand marks about a half-inch long, as nearly straight and as nearly parallel as possible in 4 minutes. Repeat many times. (b) Make one hundred small o's in a minute, making ten connected on a line, using long connecting strokes so the ten will fill the line. Repeat until an exact hundred can be made in a minute practically every time. (c) Make one hundred capital O's in a minute, no more, no less. (d) Make three hundred revolutions of the continuous oval about an inch in height, in a minute. (e) Write the word "fulfill" twelve times with the proper movement on an eight-inch line. (f) Practice small, compact page writing, to be done in a specified time.

Conscientiousness.

FIRST PHASE.

This faculty manifests itself in plain acts, every act having a meaning. The writing will be free from superfluous strokes, will be regular and legible and reflect the desire to do things right that lies behind it. The writing of a person lacking in conscientiousness may be graceful, but will present an appearance of being overdone and affected. It will have many unnecessary strokes and will lack in appropriateness for the purpose of writing.

SECOND PHASE.

The student who is deficient in this respect must learn that it is important to do the right thing at the right time and that when done the thing should answer the purpose for which it is intended in the most perfect manner. Conscientiousness means consistancy and the student who does not appreciate the value of doing things in this manner may become a fair penman but cannot become a responsible, all-around skillful penman and critic. He will never be reliable as to matters of appropriateness and real soul qualities of the products of the pen.

THIRD PHASE.

To remedy any defect the opposite must be made manifest, and in this characteristic, therefore, the student who shows a lack of proper development must be brought to realize that it is necessary for him to become interested in carrying his nature to the opposite extreme. Lack of conscientiousness, as here meant, does not necessarily mean that the student is dishonest in the handling of money or facts, but that he lacks in fine appreciation of the truest ethical principles of living and working. He is not sufficiently interested in the business and pleasure of conforming his life to a distinct ideal.

Perhaps he does not have a distinct ideal. He may never have endeavored to understand himself or to classify his temperament, traits, characteristics, or tendencies. This he must do, first of all. Hand him an outline like the following and ask him to examine it carefully and then place a plus sign after each item above the line in which he knows he is quite firmly habituated and a minus sign after the items toward which he knows himself to be perceptably inclined. Also have him place the plus sign after the items listed below the line that he knows are working factors in his life and a minus sign after the ones in which he knows he is deficient. This will give you a schedule by which to commence work and you can check off other items as the case requires, all the while keeping the student thoroughly informed as to your findings and marking his progress with the greatest exactness possible.

TABLE.

Use of Tobacco.
Use of Improper Language.
Use of Intoxicants.
Untruthfulness.
Lack of Purpose.
Discontent.
Too Fond of Amusements.
Untidyness.
Awkwardness.
Ugly Temper.
Fickleness.
Improper Associations.
Impoliteness.
Lack of Business Spirit.

Conscientiousness.
Determination.
Gentleness.
Cheerfulness.
Aim in Life.
Temperance.
Observation.
Honesty.
Cleanliness.
Pure Thinking.
Proper Language.
Enthusiasm.
Regard for Duty.
Care and Rapidity in Work.

The student should be required to give account of his progress frequently and should be taught that the best work of life is to approach perfection in all things. In penmanship he should be taught propriety of kind for purpose and all required changes in his disposition and trend of development should be carefully explained.

Comparison.

FIRST PHASE.

A good development of this power will enable the student to perform much valuable work for himself as a critic by being able to distinguish the detailed differences between his efforts and those of his instructor on any letter. Good models will mean much more to him than they possibly can to one not proficient in the power of comparison. If deficient in this particular the student will fail to see many of the errors of his work until they are pointed out to him and he will also fail to note the finest points of the work of the master-hand. He will fail to appreciate the difference in people and things and conditions beyond the grossest features, and will, therefore, not be able to understand the features that make one piece of pen work excel another. In short he will lack in the first qualification of a good critic.

SECOND PHASE.

Deficient power of comparison may be easily remedied. It is one of the easiest of cultivation because the requirements may be so fully understood. It should be made the daily task of the student to study his own work, comparing it in the minutest details with the copy. He should study the copy and have his attention called to the perfect ideal in comparison with the copy.

THIRD PHASE.

The remedy is to compare, to compare carefully, to compare in detail, to compare frequently, to compare continually. Each effort will reveal new elements and essentials. Each observation will help to widen the vision and clarify the sight. Study and comparison will reveal the beauties and the perfection that is hidden from the untrained eye and will open a view that will give indescribable pleasure.

College Lecture Room, with Class in Rapid Calculation, Conducted by Prof. W. E. White, Gem City Business College, Quincy, Ill.

The Other Faculties and Functions.

So it is with the remaining faculties of FORM, TIME, WEIGHT, FIRMNESS, IDEALITY and IMITATION, and with the physical qualities: SUPPLENESS, RESPONSIVENESS and MECHANICAL ACCURACY. They are all indespensible requisites and if not well developed in the student when he commences on a penmanship course, he should be given systematic training in them individually and collectively if rapid and satisfactory progress is to be expected.

FORM should be studied in a wide application. Let the student be taught to interest himself in expressions of beauty and symmetry and elegance and perfection of form wherever they are manifested. Teach him how to study the models of the masters. Point out to him the endless little details that his untutored eyes fail to catch and he will speedily mature into a competent judge and will show the results of your efforts in his every stroke.

Let TIME be given a like study. Count to movement exercises, simple and complex. Use music in a like capacity when convenient. Call attention to the rythmic movements of flying birds, of marching troops, of the drum beat, of dancers. Time shows itself in the regularity of spacing, both in height and in width, and the most perfect measure of movement must be observed to insure proper evenness in the writing. Drill on exercises that repeat themselves regularly, bringing in as many lesser beats as possible and call attention to the features that constitute the real value of the practice.

WEIGHT is the faculty that enables the boy to balance well, to bat a ball successfully, to throw it with skill, to ride a wheel or horse gracefully, to move with accuracy, to step with safety and to give an impression of self-possession and self-control. In writing it is most plainly seen in the shades. It gives them poise, and quality and appropriateness. It makes the light lines finer than silk and fairy-like in daintiness. All the acts that will contribute to the development of this power may be practiced to advantage unless they be too severe a strain, but the specific work of drilling properly on shaded strokes will have the most salutatory effect.

FIRMNESS gives strength and certainty and without these elements all penmanship is weak and unsatisfactory. The student must, therefore, be trained, if need be, as to this. His natural acts will indicate his development. Does he seem undecided? Is it necessary to keep coaxing him? Is he a "leaner" habitually? Teach him the value of decision, of firmness. Help him to apply the principle for a brief, specified period, increasing the time with succeeding efforts. Have him try to add five hundred figures in five minutes. Have him select the thing he would most like to do and that he may do and purposely refrain from doing it. Have him refuse to acceed to the requests of associates of all kinds for a definite period. Have him work to a positive outline for a day or a week or a month. The task will take on interest as he practices it and he will find himself growing strong in many ways.

IDEALITY is the love of the beautiful. Many possess this, many wrongly believe themselves to possess it. What is the student's conception of the beautiful? Test it carefully and point out the real elements of beauty. They are kindness, gentleness, harmony, elegence, modesty, unselfishness, purity. Color may express these; strokes may express these; form may express these, but the soul of beauty is transcendent; it poises in form, it flashes through color, it plays in pen-strokes, but it transcends them indefinitely. It is soul-essense. Teach the student to seek it as his love.

Then the basest of them all, IMITATION! Of what use is this thief? It is the infant faculty. By it we enter a wedge which shall soon open a place for our own thoughts and our own work if we cease to imitate when we have found that we can and should do more. Teach the student the perfect art of imitation and as soon teach him that having learned it he must abandon it, as you would teach the child to creep that he may learn a way to avoid creeping. Teach him to imitate that he may learn what others have done, to refuse to imitate that he may learn his own powers.

The body, too, must be trained. It is a machine. Let it be a perfect one. Let it possess the elements of a true servant of power, that it may enable the power to reflect its best qualities in the fullest measure. Is the body lacking in suppleness? Train it, exercise it, care for it, groom it. It will show the effects of proper treatment. Have regular seasons for proper exercises of all required kinds. Be patient but persistent and with the care and devotion you would use in preparing clay for the model bring your body into the required condition of suppleness. Upon this quality will hinge the next quality: RESPONSIVENESS. It means control, subserviance and willingness through training, to respond to the dictates of the will without hesitation and without qualification. And so upon responsiveness hinges MECHANICAL ACCURACY of the movement in writing. This is the quality that means perfect form, the great distinguishing feature of fine penmanship. It depends upon the condition of the body in respect to its being able to express in an adequate manner the forces of the mind. A clogged machine cannot be responsive or accurate. A machine containing dead material, weak material, and material that is ill-seasoned and ill-tempered cannot be responsive or accurate in a satisfactory way. Thus it is of great importance to cultivate strict habits of cleanliness, vigor, alacrity, strength, sprightliness, suppleness, endurance, control and purpose if the most perfect results are to be expected.

ASSOCIATION AND CONVENTION COMMENT, COMMUNCIATIONS AND ANNOUNCEMENTS

This Department is Dedicated to the interests of the Federation, Associations and Conventions of the Commercial Teaching Profession. Officers of these Organizations are Cordially Invited to Communicate with the Professsion through this Medium of Publicity and Progress.

Communications should be received in Columbus by the first of the month preceding date of publication. However, they may be received as late as the tenth, and in cases of important program announcements, as late as the fifteenth of the month.

Program.

National Business Teachers' Association.

SPENCERIAN COMMERCIAL COLLEGE, CLEVELAND, OHIO.

9:00 a. m. Thursday, Dec. 27th, 1906.

Report of Executive Committee.

President's address, W. S. Ashby, Bowling Green, Ky.

How can we lessen the percentage of failures among our students?

T. W. Bookmeyer, Sandusky, Ohio.

Discussion, S. H. East, Indianapolis, Ind. W. B. Fulghum, Richmond, Ind.

A. F. Harvey, Waterloo, Iowa.

General topic—Commercial Arithmetic—improvement in subject matter and methods.

1. What is Commercial Arithmetic and wherein does it differ from ordinary arithmetic? W. E. White, Quincy, Ill.

2. What classes of calculation if any should be omitted from Commercial Arithmetic? J. D. Bruner, Marion, Ind.

3. What would be the advantage or disadvantage of presenting the subject as it would be applied in various lines of commerce or industry instead of topically? W. N. Ferris, Big Rapids, Mich.

GENERAL DISCUSSION.

9:00 a. m. Friday, Dec. 28th, 1906.

Session with National Penmanship Teachers' Association.

10:30 a. m. Expert analysis of disputed handwriting.

Prof. Hialmar D. Gould, Cleveland, Ohio.

Methods and systems of bookkeeping that make bookkeepers and accountants. C. C. Marshall, Cedar Rapids, Iowa.

Discussion. Enos Spencer, Louisville, Ky., C. A. Wessel, Lansing, Mich.

GENERAL DISCUSSION.

9:00 a. m. Saturday, Dec. 29th, 1906.

The logic of law and the law of logic. H. M. Rowe, Baltimore, Md.

Discussion. E. G. Jones, Connellsville, Pa.

GENERAL DISCUSSION.

English in Commercial School. Its neglect, its value.

Miss Caroline T. Arnold, Cleveland, Ohio.

Discussion, Elizabeth Van Sant, Omaha, Nebr.

GENERAL DISCUSSION.

Round Table - Discussion led by H. E. Read, Peoria, Ill.

1. The relationship of employer and employees.
2. The mission of Teachers' Agencies.
3. The value of School Societies.
4. Parliamentary practice and current history.

Election of officers.

Adjournment.

To the Commercial Teachers of America.

Your attention is most respectfully called to the program of the next meeting of the National Business Teachers' Association which will occur during the Christmas Holidays in the Spencerian Business College, Cleveland, Ohio. The Executive Committee has labored faithfully in the preparation of the program, and in presenting the same its members feel that you will agree with them that an interesting and instructive program has been arranged. It is the desire of the officers and members of the Business Section to make the next meeting the largest and most profitable in the history of the Federation. With this in view, we earnestly solicit the hearty co-operation of the friends of business education. Will you kindly send us your name and address, also the names and addresses of the commercial teachers in your section of the country. If you will comply with this request your kindness will be greatly appreciated. Please send names to W. S. Ashby, Bowling Green, Ky., or to C. W. Benton, Secy., Valparaiso, Ind.

Awaiting your response, and hoping to greet you at Cleveland, I am

Fraternally yours,
W. S. ASHBY, President.

"100 Strong."

Penmanship Teachers' Association.

It is now time to enroll for the next meeting. Bills have been sent to all of the old members asking them to renew promptly and secure a new enrollment to send with their own. We want the enrollment of every progressive, live, ambitious teacher of penmanship, not only for the good of the Association, but for the advancement of the individual. Identify yourself with the Association even though you may not be able to attend. All members receive a report of the entire Federation proceedings, a suitable certificate showing that they are members, and a membership badge. Can you spend $2.00 to a better advantage? Send your enrollment to-day and help make the Penmanship Section the leading Section of the Federation. Names of those who have enrolled will be published in the next issue of this paper.

L. E. STACY, Secretary & Treasurer,
Meadville, Pa.

The Private Commercial School Managers' Association.

Of the National Federation of Commercial Teachers has been called for Dec. 20, 21 and 22d. The first session will commence at 9 a. m. Dec. 20th. The object of holding this meeting before the Federation is that there are many important matters to be considered; more than can be given anything like fair consideration during the general meetings of the Federation, and also that the meetings of the other sections of the Federation may not be interfered with by the managers being occupied with matters of their own section. We believe this will meet with the approval not only of the managers themselves, but also of all of the teachers.

The program is now being arranged by the Executive Committee. Every private school manager in the United States and Canada is urgently requested to commence arranging his affairs so as to be in Cleveland on the morning of Dec. 20, as his personal interest and the interest of his school will be greatly advanced thereby.

Yours truly,
ENOS SPENCER, President.

The Cleveland Mid-Winter Feast, Frost Dance, and Powwow

Are you planning to attend the mid-winter Penman's Powwow at Cleveland? Big and little Chiefs; old and young Warriors; Round-face and successful Squaws will all meet to counsel concerning pot-hooks, pedigrees, and peace-pipe-stem penholders.

Have you read what the Big White Chief on the Father of Waters recorded in the Big Year Book about the big powwow in Chicago near the end of last year? And wouldn't you like to have your name recorded in the next Big Book? Then get your moccasins ready! Add a goodly number of wampum to your long string purse, and get aboard the iron pony. Big time!

JOHN T. YATES

C. S. JACKSON

The Newark, Ohio, branch of the Bliss College of Columbus is to be congratulated for having at its head two such able and experienced men as Messrs. C. J. Jackson and John T. Yates. With these gentlemen at the helm, Newark will soon have an enviable reputation for commercial training, and we wish to congratulate that progressive little city for having in its midst a school second to no other in quality of instruction.

Mr. John T. Yates was born in Andover, Ohio, in '61. In '87 he received the degree of Bachelor of Science at the New Lyme Institute. After teaching a couple of years in the public schools he graduated from the shorthand department of the Spencerian Business College, Cleveland. For five years he was employed as stenographer and private secretary. For six years he was principal of the shorthand department of the well known Jamestown, N. Y., Business College. For the past two years he has been teaching shorthand and one of the department principals in the Albany, N. Y., Business College. He is the author of a shorthand book, entitled "Graham Supplemented," and is also a well known contributor to some of the leading magazines.

Mr. Yates impresses us as one who is in every way qualified to carry on the instruction in shorthand in a thoroughly up-to-date and practical manner, having had the experience, education and inclination which, when combined, produce the ideal teacher.

Mr. C. S. Jackson is a native of Arkona, Ont. In 1898 he entered the Zanerian and graduated therefrom sometime after. He then taught in the Jamestown, N. Y., Business College, and the Dallas, Tex., Business University, having followed such world famed penmen as A. D. Taylor and F. B. Courtney. During the past four years he has been bookkeeper for the big Columbus Buggy Co., which has given him an exceptional opportunity for studying business methods. During this time Mr. Jackson had charge of the business educational work of the Y. M. C. A. of Columbus. As a penman he ranks among the best, and as a teacher he is specially strong and practical, being familiar with methods and practice generally. Few men in our profession has had a wider and more varied experience for one of his years than Mr. Jackson.

Mr. Jackson is happily married, and is a wide-awake, well rounded citizen.

Movements of Teachers.

E. A. Potter, last year with the Omaha High School, is now with Gilbert's Commercial College, Milwaukee. E. C. Hair goes to the Wheeler Business College, Bradford, Pa., as teacher of Gregg shorthand. Miss Mabel Chisholm takes the Graham shorthand work in the Sioux Falls, S. Dak., Business College. C. A. Hawley, of Pella, Iowa, is with the Del Rio, Texas, Commercial College. A. E. Parks, of Nacogdoches, Texas, has a stenographic position in Sacramento, having given up the idea of teaching for the present. S. B. Hill, one of L. M. Kelchner's Al young men, has the commercial work in the Cortland, N. Y., Business School. A. E. Caskey, for many years supervisor of penmanship in Parkersburg, W. Va., has the commercial work of the new Georgetown Business College, Washington, D. C., and his brother, the well-known penman and commercial teacher, J. F. Caskey, last year with Burdett College, Boston, takes charge of the commercial work of the Haverhill, Mass., High School, at an excellent salary. Miss Mollie Wilson, who last year was with Curry College, Pittsburg, Pa , is this year in charge of shorthand work in Bayless Business College, Dubuque, Iowa. J. M. Ford, last year in the Fergus Falls, Minn., High School, goes this year to the Winona, Minn., High School, to take charge of a new commercial department at an increased salary. J. M. Martin and Edith Crum have been transferred from the Brown Business College, Peoria, Ill., to the Brown Business College, Terre Haute, Ind. R. H. Agate, Trinidad, Colo., High School, goes to the South-western Louisiana Industrial Institute, Lafayette, La. Grace Cooper, an Eastman College graduate, becomes the Isaac Pitman shorthand teacher in Miss Hard's School of Shorthand, Lowell, Mass., and A. D. Mack has been elected to teach Gregg Shorthand, typewriting and commercial subjects in the Lowell, Mass., High School. Leroy M. Rand, last year with the Central Falls, R. I., High School, has stepped up the ladder by accepting a position with the N. Attleboro, Mass., High School. Mrs. Belle Moncrieff, who last year had charge of the commercial work in the Wellsville, N. Y., High School, and who was re-elected at an increased salary, has given up her position and accepted a better one in Reading, with the Aetna Life Insurance Co. Rose V. Guilfoil, a recent graduate of the Springfield, Mass., Business College, is a new shorthand teacher in the Henley School, Syracuse, where she handles Benn Pitman shorthand. Miss Clara Alden (yes, a direct lineal descendant of the famous John and Priscilla) goes to the Secondary Industrial School, Columbus, Ga., from Calais, Me., where for three years she has been in the high school, handling commercial work. Conrad Morris will handle English and Gregg Shorthand in the Seattle Commercial School. Geo. T. Churchill, formerly of Buena Vista College, Storm Lake, Iowa, has bought a half interest in the Jamestown, S. Dak., Business College. L. C. Kline, of the Toledo, Ohio, High School, is with the Yocum Business College, Findlay, Ohio. F. A. Miller, Shenandoah, Iowa, takes a commercial teaching position with G. W. Moothart, De Soto, Mo. E. H. Craver, of Rutherford, N. J., High School, and Miss Emma Dearborn, Taunton, Mass., will direct the re-organized commercial department of the Meriden, Conn., High School; and A. M. Walling, a recent graduate of the Rochester Business Institute and a special student of the Zanerian College, Columbus, follows Mr. Craver in Rutherford. Miss Marion V. Ney, St. Johns, Mich., is in charge of the shorthand work of the South Side Business College, Milwaukee. E. C. Davis, of the State Academy, Pocatello, Idaho, takes charge of the commercial department of the Central Business College, Denver, and Paris Adams, of Denver, becomes the principal of the Central's branch school, at Cheyenne, Wyoming. Miss Irene Van Kleeck, a graduate of Cornell University, has charge of the Westfield, N. J., High School. J. Edward Stuber follows Geo. T. Churchill in Buena Vista College, Storm Lake, Iowa. R. L. Harmon, of York, Pa., takes the shorthand work in Smith's Business College, New Castle, Pa., and C. E. Lyons, of Big Rapids, Mich., takes the commercial work in Mr. Smith's school. T. S. Underwood, for some years in charge of the commercial work of the County High School, Norton, Kan., has accepted a splendid offer to enter business life, though re-elected in Norton at a salary away beyond the supposed maximum. B. F. Ader, who taught commercial subjects in the Bradford, Pa., High School last year, is in charge of the commercial department of Hill's Business College, Sedalia, Mo., this year. Wm. Pugh, of Jeffersonville, Ind., becomes the new manager of the Wisconsin Business College, Fon du Lac. G. E. Lain, last year with the Aberdeen, S. Dak., High School, goes to the Denver Preparatory and Normal School to handle commercial work. Guy W. Kimball, a son of G. S. Kimball, of the School of Business of Albion, Mich., College, is the new commercial teacher in the Brainerd, Minn., High School. C. Z. Swisher, who for a number of years has been the efficient commercial instructor in the County High School, Chapman, Kans., has accepted a better position as cashier of the Carlton, Kans., Bank, where he has worked as an assistant during his vacations for some time. Who says business men have no use for commercial teachers? P. Hammel, who founded the Hammel Business College, of Akron, Ohio, is now with the Bay City, Mich., Business College, doing splendid work. M. F. Bellows, who last

spring sold his interest in the Woonsocket, R. I., Business College, is now with the Drake Business College, Newark, N. J. Chas. W. Gay, of Schenectady, N. Y., has bought the Westerly, R. I., Business College. James H. Keane, a recent graduate of the Hyannis, Mass., High School, is with the Horton Business Institute, Trenton, N. J. Miss Chapin, of the Danielson, Conn., High School, is the new commercial teacher in the Andover, Mass., High School. Geo. A. Fellows, last year with Rockland Military Academy, West Lebanon, N. H., has charge of the new commercial department of the Burr & Burton Seminary, Manchester, Vt. B. J. Ferguson, last year in charge of the commercial work in the Georgia Agricultural College, Dahlonega, is now in charge of the commercial department of the Bagwell Business College, a new school in Atlanta. B. A. Peters, who for many years was in charge of the commercial work of the Association (Y. M. C. A.) Business Institute, Chicago, is the new commercial teacher in the Central High School, Columbus, Ohio.

SCHOOL AND PROFESSIONAL

Just before going to press, we learned of the death of Mr. James E. Munson, author of the well known system of Munson's Shorthand, but we did not learn any of the particulars as to the time, place or cause of death.

Mr. Munson was Official Stenographer in the New York Superior Court, and was a Law and General Reporter since 1857. He was the author of the "Complete Phonographer" and "Dictionary of Practical Phonography" and Editor of "Munson News." The first edition of the Complete Phonographer was published in 1886. The chief difference in Munson and Pitmanic shorthand consisted of the adoption of the vowel scale of the tenth edition of Isaac Pitman shorthand. He made a change in the dot vowels only, leaving the dash vowels as he found them. Mr. Munson is held in high esteem by thousands, as a man, author and reporter.

On August 30, 1906, the Cumberland Commercial College, Bridgeton, N. J., was incorporated with a capital stock of $30,000. Mr. John G. Steele is principle and treasurer. Success to the new institution.

E. C. Davis is the new commercial teacher in the Central Business College of Denver, Colo. Mr. Paris Adams will have charge of the Cheyenne branch of the same school.

J. M. Niswander, of the Central Normal College and Commercial Institute, Danville, Ind., reports that the past year has been the most successful in the history of that institution. Mr. Niswander states that he lettered 141 diplomas for the graduates.

Mr. B. F. Ader, recently with the Bradford, Pa., High School, now has charge of the commercial work in Hill's Business College, Sedalia, Mo. We congratulate both parties concerned, as we believe Mr. Ader is a fine man and Mr. Hill's a fine school.

William J. Kinsley, the New York handwriting expert, is delivering a very interesting and instructive illustrated stereopticon lecture, entitled "Some Forgers I Have Known" before schools, societies and other organizations. The lecture is entertaining and it deals first hand with many of the famous cases, both civil and criminal, in which Mr. Kinsley has appeared in recent years, among them the Molineux, Patrick-Rice, Mabel Parker, Whiteman, Tucker, Dr. Kennedy, all of them reading like romances and many of which are of national fame. He also illustrates the Dreyfus case and Ireland's Shakespearian forgeries. Instruction is also incorporated as it deals with how forgeries may be prevented. The chronology and development of handwritings are also shown. Mr. Kinsley has over one hundred slides illustrating all phases of forgery, pen and pencil writing, paper, inks, etc.

The New London, Conn., Business College students were favored with the presence and words of advice of Gov. Geo. H. Utter of Rhode Island, at the graduating exercises held in the Lyceum Theater, Tuesday evening, July 17th.

The Sterling, Ill., Business College has been absorbed by the Brown Business College Company. Mr. A. T. Scoville, recently of Lancaster, Pa., has been selected as manager. We congratulate Mr. Brown for having secured such an able, aggressive, upright man as manager, and we doubt not that the school and new management will prove to be a success.

Cooper's Commercial College, Pueblo, Colo., held its commencement exercises at Lake Minnequa Theater, Friday, June 29th of this year, 36 students receiving their diplomas, which is a large list of graduates, considering the section of the country in which the school is located, and the competition found there.

During the present year, Prof. Elmer D. Widmer of Stevens Point, Wis., purchased of Prof. Charles M. Boyles, a half interest in the Wausau, Wis., Business College. Mr. Boyles purchased the school in 1887 from Mr. Wharton, having conducted it with increasing prosperity and success every since. Mr. Widmer is a graduate of the State Normal School, and has had experience in actual business as well as Business College work. He will give most of his time to the management of the school, and Mr. Boyles will give most of his time to teaching. This combination of talent will soon make itself felt in that part of Wisconsin, and we wish the old school increasing prosperity under the new management.

Duff's College, Pittsburg, Pa., issues a very modest but splendid little 16-page, gray-backed booklet announcing the purchase and policy of that institution. A new lease of life is no doubt given to one of America's oldest and foremost business educational institutions by this change of management. Our congratulations and best wishes are hereby tendered to the new Duff's.

The Central Business College, W. H. Harman and W. I. Tinus, Proprietors, 109 Randolph St., Chicago, Ill., is sending out some interesting little leaflets announcing the work done in their school. Their strong talking point is the smallness and selectness of the school, individual instruction thereby being possible. Our personal acquaintance with Mr. Tinus convinces us that the instruction offered in the C. B. C. is second to no other.

T. H. Gatlin has been retained for another year as penman and teacher in the business department in the Robert's Business College, Weatherford, Tex. Mr. Gatlin reports that their attendance was exceptionally good during the summer months, and that the indications are they will have a very large attendance during the fall and winter.

H. S. Tuttle, who for the past five years has been connected with the Commercial College of the University of the Pacific, San Jose, Calif., formerly as assistant and later as principal, recently resigned his position to go into business for himself.

Prof. H. B. Worcester, for 25 years president of the Garden City Business College, of the same city has succeeded Mr. Tuttle.

G. W. Thom, principal of the DuBois, Pa., Business College, states that the attendance in his institution the past year was nearly double that of any previous year, many students coming more than one hundred miles. At present he states that he has students from the state of Illinois, and from the Island of Porto Rico. Surely Mr. Thom is winning success and fame for his institution.

Messrs. Albert Backus & Charles A. Robinson have opened a new institution, the Baker City Business College, Baker City, Ore. Mr. Backus was engaged in commercial work eight years ago, and has since been engaged in practicing law. Mr. Backus reports that their prospects seem very flattering. Success to the new institution.

B. J. Ferguson, who formerly had charge of the commercial work in the Dahlonega, Ga., High School, is now at the head of Bagwell's Business College, Atlanta, Ga. Mr. Ferguson is an experienced and capable teacher, and we doubt not will be able to win much success in his new field of work.

The Meadville, Pa., Commercial College retains the services of J. W. Donnell, as head of the Commercial Department for another year. He looks more particularly after the business practice and penmanship work.

J. F. Hollowell, a recent Zanerian College student, is now principal of the Macon & Andrews Commercial College, Jackson, Miss. Mr. Hollowell succeeds Mr. C. B. Powell, who recently accepted the principalship of the business department in the N. Georgia Agricultural Coll., Dahlonega, Ga. Mr. Hollowell states that their prospects for a large attendance this fall and winter are very flattering.

Mr. Charles T. Platt, 1201 Washington St., Hoboken, N. J., has opened a private school of shorthand in which a limited number of pupils are received and instructed. If Brother Platt will but let the good people of that city, of which New York City is a suburb, know of his school, and if they knew a good thing when they hear about it or see it, he will not want for patronage. Here's our best wishes and unqualified indorsement.

Mr. D. R. Cox, the well-known shorthand teacher of Petersburg, Va., has opened a Shorthand School in Norfolk. We wish him success.

Mr. W. F. Giesseman, the well-known penman and commercial teacher, formerly of Des Moines, Ia., and recently of Bellingham, Wash., now has charge of the Beutel Business College, Everett, Wash. We have every reason to believe that Mr. Giesseman will prove to be a valuable and popular manager, and we therefore wish both school and principal the success they deserve, as few men in our profession have as long and successful record to their credit as has Mr. Giesseman.

Mr. A. M. Fisher of the Owensboro, Ky., Business University, reports that their school opened with an increase in attendance over last year. We are receiving similar news from all parts of the country, which is indeed gratifying. Surely business education in United States is gaining in favor year by year.

Wm. Christensen, formerly of the Highland Park College, Des Moines, Ia., now has charge of the commercial department of the Pendleton, Oregon, High School.

The Blair Business College, Spokane, Wash., reports the largest enrollment in its history. The school is now located in a new building with rooms especially constructed with a view of handling business work to good advantage. Their floor space has been doubled the past year, and still their rooms are crowded, which speaks well for the work being done by that school.

C. B. Potter, penman in Elliott's Business College, Burlington, Iowa, reports their attendance the largest at this time of the year since he has been connected with the school, and this is his fourth year. Many supposed that the highest attendance of nearly all schools was reached a year or two ago, but many institutions are proving this to be incorrect, judging from reports we are receiving from various parts of the country.

NEWS NOTES AND NOTICES

Mr. R. D. Thurston, Liberty, Maine, is teaching the commercial branches in the Lowell, Mass., Commercial College. Mr. Thurston is one of our rising young commercial teachers whom we believe is bound to succeed.

M. A. Albin, the well-known penman and teacher who for some time past has been connected with the Portland, Ore., Business College, is now connected with the Behnke-Walker Business College, of the same city. Mr. Albin is a very skillful penman, and we trust that the readers of THE BUSINESS EDUCATOR may occasionally see specimens of his skill in our columns.

Mr. C. A. Cowee, who for the past two years has been at the head of the commercial department of the Stevens Point, Wis., Business College, now has changed for similar work in the Wausau, Wis., Business College and Academy. Mr. Cowee writes a good strong hand and succeeds in training others to do likewise. He is an enthusiastic supporter of THE BUSINESS EDUCATOR and intends giving us a good clubbing this year, as he anticipates a large attendance.

"The Evening Wisconsin," Wilwaukee, Wis., recently gave two columns of its valuable space to the subject "How Hand Writing Expert Does Work," having been written from an interview with our well-known Francis B. Courtney.

Thos. P. Scully, Bartlett Commercial College, Cincinnati, Ohio, Chairman of the Committee on School Exhibit of the National Shorthand Teachers' Association, is sending a splendid little circular to those interested in the exhibit and in the Association. No one seems to work more tirelessly in the interests of shorthand and typewriting association work than does Mr. Scully. And no one has been able to discover a selfish motive for it.

Mr. H. E. Weaver, special teacher of penmanship in the public schools of Niles, Ohio, on Aug. 21st, entered the old time "trust"—matrimony—with Miss Mary K. Thomas, a teacher in the same city. Our most hearty congratulations are hereby extended.

A. W. Kimpson, the well-known penman and teacher, has resigned his position with the Bowling Green, Ky., Business College, and has resolved to try the farm and fresh air for a few months. His address now is Mexico, Mo.

Miss Julia Bender, formerly of the Wesleyan University, Buckhannon, W. Va., has accepted a position as teacher of shorthand and typewriting in Butcher's Business College, Beaver Falls, Pa. THE BUSINESS EDUCATOR extends best wishes to Miss Bender for her success in her new field.

L. M. Rand, formerly of Central Falls, R. I., is now at the head of the commercial department in the High School, North Attleboro, Mass.

F. E. H. Jaeger, formerly of Bay City, Mich., now has charge of the commercial work in the Central High School, Toledo, Ohio.

G. W. Jones, formerly of Munith, Mich., now has charge of the commercial department of the Creston, Iowa, High School.

W. H. Vigus, formerly with the Southern Business College, Live Oak, Fla., is now connected with the South Side Business College, Milwaukee, Wis. Mr. Vigus is making an enviable reputation as a commercial teacher and penman, and we doubt not that he will prove to be a valuable addition to the South Side Business College.

R. D. Powell, who has been with the Meadville, Pa., Commercial College during the last two years, remains for another year.

J. F. Caskey, the well-known penman and commercial teacher, formerly of Burdett College, Boston, Mass., is the new principal of the commercial department in the Haverhill, Mass., Public Schools. This is a very desirable position and Mr. Caskey states that he is looking forward to a very pleasant year's work.

Mr. Chas. R. Hill, a pupil of Mr. E. W. Strickler, when he had charge of penmanship and the commercial branches in the First Pennsylvania State Normal School, Millersville, Pa., and to whom he owes his interest and success in penmanship, and later a student in the Zanerian, is now penman in the Big Bowling Greene, Ky., Business College and Southern Normal School. Mr. Hill is going to be heard from from this on as concerns penmanship matters. He is a young man with the necessary talent and ambition to sometime see what the top looks like, and we therefore wish him success in his successful position.

C. W. Ransom, the well known penman and teacher of Kansas City, Mo., placed six of his students in splendid teaching positions with reliable schools at handsome salaries during the months of July and August. Mr. Ransom is making an enviable reputation in preparing students as penmen and teachers.

Mr. E. P. Brogan, a Ferris and Zanerian pupil, is Principal of the Lincoln School, Anaconda, Mont. His building contains sixteen teachers and seven hundred pupils. He reports the largest copper reduction works in the world as being located there, over 10,000 tons being smelted each day. He says the climate is ideal, and the city is situated 5500 feet above sea level, with the mountains around the city 3000 feet higher.

The above likeness is that of Mr. H. G. Phelps, who for a number of years has conducted the business department of the Montana Agricultural College at Bozeman, Mont. Mr. Phelps is now in the prime of life, having had the advantages of a good education some years since to which he has been adding from year to year. We first learned of him as a student in the science class at the Ohio Normal University, Ada, Ohio. He next attended Heald's Business College of San Francisco. He has taught in public and business schools since 1888. For ten years past he has kept the books for the Wylie Camping Company during the summer in the Yellowstone National Park, handling close to a hundred thousand dollars each season without bond.

He is never satisfied with his present knowledge of things in general and of accounting science in particular. As a consequence he has a splendid library in which may be found the latest books on accounting and like subjects. Our correspondence with Mr. Phelps covering a period of nearly if not quite, a decade, has caused us to form a very high opinion of him, not only as an accountant and teacher but as a man. And we therefore take pleasure in introducing him to our many readers.

Mr. Phelps' immediate ancestors came from Connecticut to Ohio, settling in what are now the suberbs of Columbus, being the first white settlers in 1806; a recent reunion or Centennial having been held this past August. From personal knowledge and acquaintance your editor can thereby vouch for the excellence of his pedigree.

Since writing the above he has opened the Phelps Commercial School, Bogeman, Mont., and we predict for it success beyond the originator's most sanguine expectations.

CATALOGS CIRCULARS

C. F. Maisch, 1214 Arch St., Philadelphia, is sending out a very neat and creditable circular advertising his engrossing business. The work shown therein is quite good, indicating talent and skill combined.

Some clean-cut advertising is received from the Whitmore Business College, St. Joseph, Mo.

The Metropolitan Business College Journal is a well printed, large 4 page sheet issued by Messrs. W. W. Darby and A. Ragland, Dallas, Texas.

An excellent business college journal is at hand from King's Business College, Raleigh, N. C.

A very neat and attractive little circular is received from Mr. Cyrus W. Field advertising his "Ornamental Penmanship" class with the Detroit, Mich., Commercial College.

"Cedar Rapids Business College" is the beautiful red-embossed, bold, script title on the gray backed, 8x11 catalog before us. The text is timely, the illustrations convincing and the printing A-1. The art work, composition and design is that of the Secretary, Mr. W. C. Henning. The script title is one of the best we have ever had the pleasure of beholding, while the diploma shown therein, which was also designed by Mr. Henning, is a very artistic production. All in all the catalog is a fit representative of the school.

"MacCormac Schools, Chicago," is the graceful, white-embossed blue-backed tissue-covered catalog issued in the interests of that institution. The text is printed in brown with side headings and ornaments in orange. In it we see the familiar faces of Mr. and Mrs. Morton MacCormac, and Messrs. Sayre and Moore, which comprise the faculty. The phrase "The School of Quality," seems not out of place.

The Taylor School, Freeman P. Taylor, proprietor, Philadelphia, issues a very neat, well printed, cream colored catalog advertising that select business school.

The New Era, a twelve-page quarterly published by the New Era Business College, Superior, Wis., is a well gotten up advertising sheet.

The Aurora, Neb., Normal and Business College issues a 48-page catalog bespeaking a successful institution and one that is growing very rapidly. The institution is certainly a credit to the city in which it is located, and we therefore wish it continued prosperity.

The Meadville Commercial College issues a very neat 32-page prospectus in the interests of that growing and practical modern institution.

A beautiful souvenir postal card is received from S. B. Fahnestock of the McPherson, Kan., College. The illustration shows the buildings to be fine and in very beautiful surroundings with a wide expanse of fertile land stretching far beyond the camera's vision.

Recent advertising has been received from the following: Haskell Institute, Lawrence, Kans.; Metropolitan Business College, Chicago, Ill.; Andrews & Mc Conahey, Pittsburg, Pa.; Meadville Commercial College, Meadville, Pa. Wheeler Business College, Birmingham, Ala.; Central Business College, Denver, Colo.; Haverhill Business College, Haverhill, Mass.; The Hyatt-Fowells School, New York City.

The Capital City Commercial College, Madison, Wis., Messrs. Atkinson and Spohn, Proprietors, publishes a first-class 24-page catalog, which bespeaks a first-class school.

A very attractive and appealing pink, four-page folder is received from the New Era Business College, Superior, Wis., J. P. Simon, Principal.

A substantial little booklet is received from the Baltimore, Md., Business College, E. H. Norman, President.

"The Head Light" is the artistic title of a 12-page paper in the interests of the Omaha, Nebr., Commercial College.

Certainly one of the most effective and costly catalogs ever received at this office is from the Minneapolis Business College, Rugg & Boyce, Proprietors, Minneapolis, Minn. The borders of the pages are printed in lavender, thereby making the text of each page stand out strikingly and appealingly. The illustrations are artistic and varied, many of which are devoted to the beautiful scenes in and about the great city of the north-west, while many more illustrate the school room scenes, while a couple of others appeal to the art loving people through the medium of graceful strokes in writing. After examining the catalog and reading it one naturally concludes that the Minneapolis Business College is a good school.

Attractive, to-the-point circulars are received from time to time from the Phonographic Institute Company, Cincinnati, O., Benn Pitman, President and Jerome B. Howard, Manager.

A package of circulars is at hand from the American Book Co., advertising their commercial publications, among which we find a special circular devoted to each of the following: Belding's Commercial Correspondence; Gano's Commercial Law; Gannett, Garrison, & Houston's Commercial Geography; Moore's New Commercial Arithmetic and Mills' Modern Business Penmanship. A larger circular also accompanies descriptive of the Modern Illustrative Bookkeeping. All of these booklets are right up to date in style and in contents, as is also the publication they advertise.

School Talk is the title of a very plain, practical little journal published by and in the interests of the Actual Business University, Fremont, Ohio.

The New Era Business College, Superior, Wis., puts out a splendid sixty-eight page catalog. The illustrations therein show a well-attended, splendidly-equipped school. The largest room comprising the actual practice senior commercial department is furnished throughout with roll top desks. We are well impressed with the school as shown in the catalog before us, and we doubt not but that the school is as good as it appears, or the rooms would not be so well filled with intelligent-looking, prosperous to-be students.

"The Butte Business Educator" is probably the best journal of its kind that reaches this office. Its articles are original and well written, its news items spicy, and its general get-up clean and attractive. The Butte Business College Co. has long since been recognized as one of the good, modern institutions, not only of the west, but of the whole world.

Here is a big pink-covered, Saturday Evening Post-like, 16-page school journal published by and in the interests of the Metropolitan Business College, Cleveland, Ohio, E. E. Admire, President and Proprietor. It is certainly an attractive piece of advetrising literature, describing the school which has been built up in a remarkably short time. We "admire" the push and enterprise shown.

The College Review is a very neat and individual little booklet published in the interests of the Lawrence, Kans., Business College, Mr. W. H. Quakenbush, President and E. S. Weatherby, Vice-president.

Williss Business University, Springfield, Ohio, F. W. Willis, Ll. D., Proprietor, publishes a good catalog in the interests of a good school. The illustrations are in color. The equipment of the school is AI as is also the instruction.

Probably the best printed school journal which reached our desk recently came from the Haskell Institute, Lawrence, Kans., entitled the Indian Leader, devoted to Indian education and published in that institution. It is very readable and well illustrated. The buildings shown therein are substantial, large and modern.

Mr. A. H. Burke, Penman and Proprietor of the Kirkersville, Mo., Business College, publishes a creditable catalog of 32-pages bound in lavender.

Berkshire Business College Journal is the title of a very attractive eight-page sheet published by and in the interests of that institution at Pittsfield, Mass. The quality of paper is especially fine and the printing corresponds. We think it pays to put out literature of the kind before us.

The Whitmore Business College, St. Joseph, Mo., is distributing liberally among its friends and prospective patrons a well made, leather-covered, gold-embossed vest pocket note book.

Lawrence Business College, Lawrence, Kans., publishes a very creditable 40-page catalog. It impresses us as being an exponent of a very good school.

Campbell College, Holton, Kans., issues an 88-page catalog, which, because of the illustrations, nature of the text and courses, etc., therein, impresses us favorably concerning that institution. Mr. W. S. Pritchett has charge of the commercial department, which seems to be a prominent part of the institution.

Parks' Business School, Denver, Colo., W. T. Parks, Proprietor, is the name of a new school in the great and growing city of Denver. Mr. Parks abandoned the commercial teaching field some years ago to enter into the real estate business, but in due course of time has returned to his first love and has opened a new school in that city. Mr. Parks is a hustler from the word go or at least he was before he entered the real estate business, and from what we know of real estate agents we have every reason to believe that he has lost none of his old time fire and hustling ability. The catalogue before us is a good one

St. John's University, Collegeville, Minn., issues a spleodid 88-page catalog, profusely illustrated with photographs of the buildings and scenes surrounding, together with interior views of a well equipped institution, including also portrait groups of students. This institution has a good commercial department at the head of which is Rev. Pius Meinz, O. S. B.

The Omaha, Nebr., Commercial College, Rohrbough Bros., Proprietors, and J. W. Lampman, Penman, issues a very creditable 72-page catalog. In it we see evidence of Mr. Lampman's versatility and skill in matters pertaining to penmanship, together with other manifestations by way of illustrations and text of first-class commercial school.

"Yeatman Life," with the compliments of Robert A. Grant, Principal of the Commercial Department, is the title of a beautiful 112-page book devoted to the interests and news of the Yeatman High School, St. Louis, Mo. The illustrations are beautiful and the text most interesting indeed, and the whole work a distinct credit to the editors and all concerned. We had the pleasure of visiting this 20th Century type of school last year and are free to confess we have never seen anything finer. Mr. Grant has in his commercial department an equipment for which he may justly be proud. The fixtures and furniture are all of quarter-sawed golden oak finish.

"Busines Education" is the title of a four-page circular, the first of which has been issued by and received from the Erie, Pa., Business College.

The Lutheran Ladies' Seminary, a College for Girls, Red Wing, Minn., issues a splendid catalog, in which the right kind of attention is given the commercial subjects, such as shorthand, typewriting, bookkeeping, penmanship, etc. Mr. J. A. Buell, recently of Toledo, Ohio, is the efficient teacher and penman. We congratulate the trustees upon their having secured the services of so worthy a teacher as Mr. Buell. From the photos found in the catalog we can readily see that Mr. Buell has a mighty fine looking lot of pupils to teach. We also wish to congratulate the trustees and directors upon their good judgment in giving instruction in commercial branches. By so doing they are fortifying their graduates against want, and thereby making them independent, as all people should be.

Banks Business College, Philadelphia, Pa., publishes a 46-page, high-grade, wide-margined, attractive catalog. It contains but one illustration, that of the founder of the institution. The text we find to be straight forward, concise, and readable.

"Columbia" is the inspiring and suggestive title of the Coulmbia College Commercial Journal, Hagerstown, Md. It is one of the best journals reaching our desk from the standpoint of elevating thoughts and sentiments expressed therein. Mr. Funk is a man of exceptional character whose influence is having a marked effect in that community.

Advertising literature has been received from the following: Tyler, Texas, Commercial College; The Martin School, Pittsburg, Pa.; Detroit, Mich., Business University; Browne's Business College, Youngstown, Ohio; Phonographic Institute Company, Cincinnati, Ohio; New London, Conn., Business College; Sherwin Cody, Chicago, Ill.

Invitations to attend commencement exercises have been received from quite a large number of schools and individuals, among which we take pleasure in mentioning the following: Providence, R. I., Bryant & Stratton Business College; Elizabethtown, Pa., College; The Meadville, Pa., Commercial College; Spencerian Commercial School, Cleveland, Ohio; Parsons, Kans., Business College; Goldey College, Wilmington, Del.; Georgia Normal School, Abbieville, Ga., A. A. Kuhl; Bethany Business College, Lindsborg, Kans., G. E. Eberhardt; MacCormac Schools, Chicago, Ill.; The Chilocco, Okla., Indian Agricultural School; Wesleyan University of West Virginia, Buckhannon, W. Va., Miss Julia Bender; Salem Commercial School, Salem, Mass., Mrs. L. F. Noble; Brown's Business College, Bridgeport, Conn.; Morse Business College, Hartford, Conn.; Cooper's Commercial College, Pueblo, Colo.; Eagan School of Business, Hoboken, N. J.; Capital City Business College, Helena, Mont.; Utica N. Y., School of Commerce, T. J. Risinger; Kinyon's Commercial School, Pawtucket, R. I.; Rogers & Allen's School, Fall River, Mass.; New London, Conn., Business College; Metropolitan Business College, Cleveland, Ohio; National Business College, Roanoke, Va.; Wilson's Modern Business College, Seattle, Wash.

Commencement invitations and announcements have been received from the following: Barnes Commercial School, Denver, Colo.; Patrick Commercial School, York, Pa.; Wilson's Modern Business College, Seattle, Wash.

WRITING IN THE PRIMARY GRADES

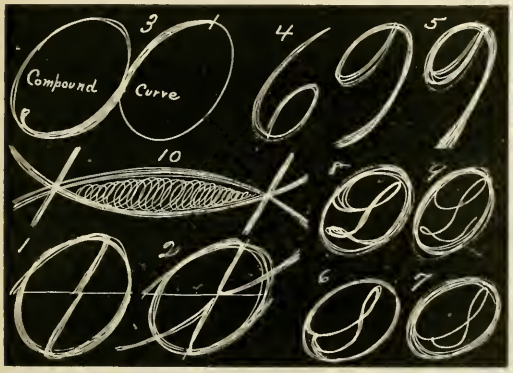
J. H. BACHTENKIRCHER

Supervisor Penmanship Public Schools, Evansville, Ind.

Article Two.

Movement and learning *how* to work was the basis of my first article. This article deals with the process of applying the movement learned to forming letters. In teaching form we do not use the terms, right curve, left curve, but the first is the "under curve" and the latter is the "over curve." The straight line we call "slant." The three elements named are developed by the use of exercises 1 and 2, Plate 3. For these exercises the paper is folded once, making it 5x6 inches. The oval is traced a few times and then quartered by the use of horizontal and oblique line. Then the parts are traced, forming the elements into parts of letters. These exercises are first developed upon the board. Exercise 10, Plate 3, is developed on the full sheet 6x10. First one is placed upon a sheet. Then two, and at last three exercises are placed on one sheet. This is an excellent exercise and regulates slants and developes a lateral stroke which are two difficult points to establish. The other forms on Plate 3 are not developed until capital letters

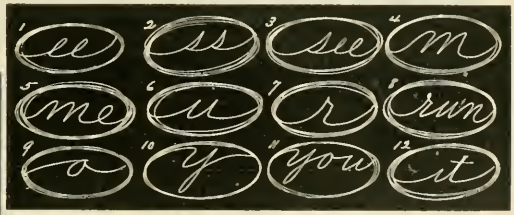
PLATE THREE.



are needed in the regular work. The work begins at this point upon smaller letters. In developing the small alphabet, we seldom place more than six or eight letters in a line. Letters two spaces wide, eight to a line. Three space letters, six. Pupils are taught to crease the sheet, forming thirds, quarters, or sixths. They are also taught how to bi-sect, tri-sect and quad-ri-sect a line. This is teaching form and is an aid to spacing in width. Plate 4 illustrates the manner of developing the small letters before confining them to the ruled spaces. All the exercises on Plate 4 and similar ones are made on a full sheet 6x10 inches. Each exercise has a count for its execution. In exercise 1, a count of ten is given to the oval form and then the teacher says "ready, under, slant, under, slant, round," and then traces a number of times. These letters are then reduced to the required standard on ruled paper. We use a half inch ruling.

All exercises on Plate 4 are developed in order of number. After the pupil has learned exercises 1, 2, 3, 4 and 5, and reduced them to

PLATE FOUR.



ruled paper, by adding the capital S, he can now write, or begin his little "stories." "See Me." "See me run." This is in line with his first work in reading according to the "Ward Method." For developing the capital S, see exercise 6, Plate 3. After developing exercises 9, 10, 11 and 12, Plate 4, and exercises 8 and 9, Plate 3, follow with the sentences, "Let me run." "Let me see you run." But few sentences are written in the first half of the first year. A great deal of practice is placed upon the compound curve as it is the principal part of T, F, I, P, B, L, S and G, standard forms. In exercise 3, Plate 3, the two oval forms are traced a few times, and the compound curve is made by using a part of each form.

In this article I have tried to illustrate, in as few words as possible, how to develop form, and hope I have succeeded in some measure at least. In my next article I will submit samples of writing from first and second year pupils, full size. If space permits, I will also show the "first lesson with ink" by the same pupils and illustrate how the work is reduced to standard size.

A Class of February Pupils at the Board Developing Form and Movement. Room 2, Washington St. School, La Fayette, Ind.

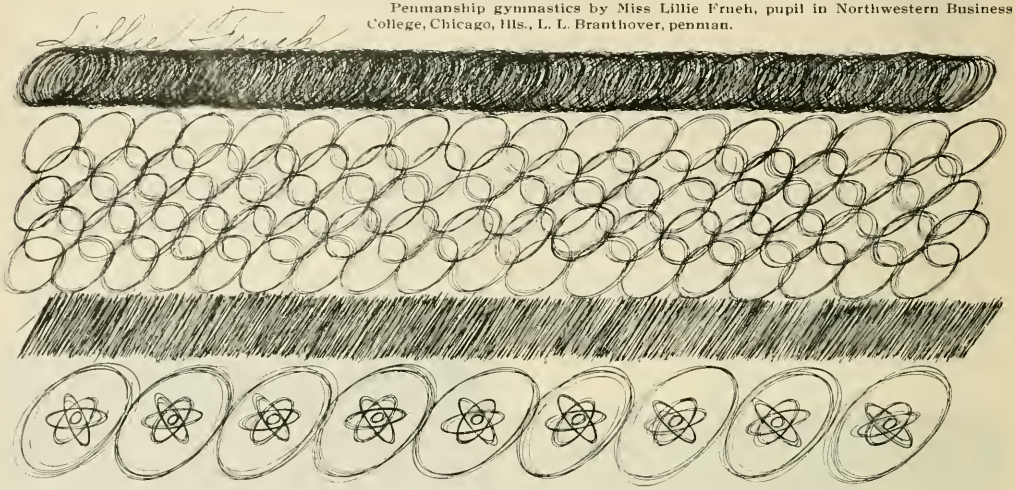
"What Others Have Done You Can Do Also."

STUDENTS' WORK AND PAGE

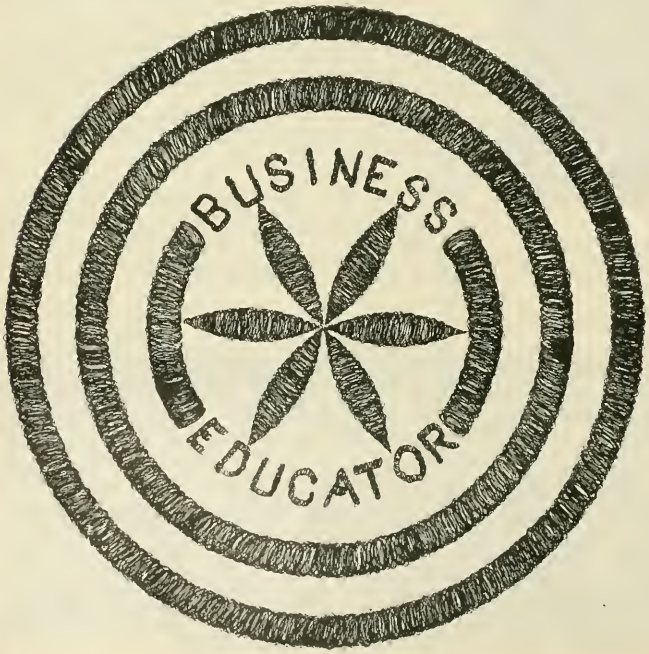
Dedicated to the best engravable specimens of exercises and business writing received from schools and students; improvement, timeliness and excellence considered.

Observation, Care and Application—The Essentials.

Penmanship gymnastics by Miss Lillie Frueh, pupil in Northwestern Business College, Chicago, Ills., L. L. Branthover, penman.



A suggestive, practical movement exercise by Mr. Harry W. Darkes, pupil in Lebanon, Pa., Business College.



SPECIMENS

A package of cards is at hand from L. R. Woolfington of this city. They comprise many styles, some of which resemble copper plate work. Mr. Woolfington is a specialist in the card business and is a reliable man to deal with.

C. A. Cowee, penman and commercial teacher in the Wausau, Wis., Business College, recently submitted a large package of specimens from the students in business writing. The work is so uniformly good, that if we were to mention all who are worthy, it would consume more of our space than we can afford to give. The work submitted clearly indicates that Mr. Cowee understands how to teach practical writing, and we therefore wish to congratulate his pupils for knowing a good thing when they have it, as shown in their endeavor to follow closely his instructions. Judging from the specimens submitted, many BUSINESS EDUCATORS Certificates will, in due course of time, be finding their way into the hands of the pupils of the institution named.

Some bold business writing, as well as some graceful ornamental cards, are at hand from the pen of Mr. J. G. Christ, Lock Haven, Pa.

An attractive print of a set of resolutions engrossed by Mr. Irwin P. Mensch, with the Spencerian Business College, Newburgh, N. Y., is hereby acknowledged.

From W. McBee, Pittsburg, Pa., we have received a large package of unique, up-to-date motto and colored cards, which, if we mistake not, will prove to be good sellers. The designs are varied and quite graceful.

Mr. E. W. Doak, Harrisville, Mich., a rural school teacher, writes a very good hand and swings a very good ornamental quill, as evidenced by specimens before us.

Mr. L. B. DeWitt, who says he is only a "common laborer and nearly fifty years young," favored us with a package of cards of various colors and styles of writing, which discloses splendid ability for one not following penmanship professionally.

Some very graceful and fairly accurate, professional writing is at hand from the skillful pen of Mr. H. O. Keesling, Secretary of the New Albany, Ind., Business College.

Novel and elaborately flourished cards are received from Mr. B. J. W. Ewald, Mt. Carmel, Ill.

Graceful pen strokes from the pen of Mr. G. E. Gustafson ornament the pages of the catalog issued by the Inter-State Commercial College, Reading, Pa.

Mr. I. W. Crowther, Freeland, Md., enclosed some flourished cards, which are as close in style and excellence to the work of the famed M. B. Moore as any we have ever seen. They are quite intricate, but well executed, and well balanced.

P. M. Bridges, Dallas, Texas, swings a pen of more than usual vim and grace, as shown by samples of his work before us. We have found Mr. Bridges a straightforward business man, as well as a good penman.

Mr. E. W. Frear, Sutherland, Iowa, a recent Zaneriao graduate, is working to the front as an engrosser, as shown by quite an elaborate resolution before us done with pen and brush. Mr. Frear's knowledge and skill are the result of pains-taking perseverance. Mr. Frear, as well as his work, merits success.

CRITICISMS

C. D. P. Your exercises are quite good. Study form closely, but don't check the motion to secure it, as you are now writing at about the right rate of speed. Endeavor to shorten your shades.

J. E. S. The practice is very good and professional like in character and quality. Your small c is made a trifle higher than the other letters. Continue your practice and a Professional Certificate will sometime be yours.

S. T., N. Y. Your exercises are quite good. Your word and sentence writing is produced with too much finger action. Practice more upon the letters and in groups with pure arm movement and thus overcome the tendency to use the fingers to excess.

First-Class Penmen Wanted.

We can use One Hundred Penmen who also teach Bookkeeping.

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FREE REGISTRATION if you mention this paper.

Pointers in Penmanship for Teachers & Pupils

[This is just the kind of a contribution we like to receive and print because it is just the kind *you* like to read. Now let us hear from *you*. Take it for granted that we are all from "Missouri" and need "showing" as well as telling; therefore, send the illustrations right along with the test, illustrating and explaining some of your "cranky" methods. Mr. Snow's ideas are good—practical—progressive.—EDITOR]

Maple City Business School

HORNELLSVILLE, NEW YORK

JULY 28, 1906

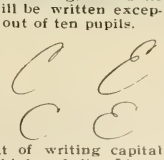
MY DEAR EDITOR—

For several weeks I have been intending to write to you, and give my ideas of practical styles of letters, and the method I employ to secure results.

You will understand, Mr. Zaner, that I do not do this with the idea of presenting anything new in styles, and, perhaps nothing new to you in the way of producing results. In the main I agree with you. I do not believe in pure muscular movement, neither do I believe in pure finger movement in business writing, and I do not demand a rigid standard of size or slant. I believe that size and slant should be within certain limits. A person who can write easily, rapidly (25 or 30 words a minute), and legibly, writes a good hand, no matter who taught him or what method of instruction was used.

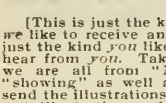
To begin with, I believe that a great many styles of letter are taught today by professional penmen, that are perfectly easy for the penmen, but are very difficult or impossible for the students. Take the compound curve in the capital letters *B*, *P* and *R*, as taught in a great many schools. It takes a long time to learn to write this style of letter, and not one graduate in ten is sure of writing this letter fairly well. Thess same capital letters, with straight lines as a foundation, may be learned in one morning, will admit of great speed, and will be written exceptionally well by nine out of ten pupils.

In the teaching of capital letters, especially, I find that I can employ to advantage the exaggerated form; for instance, if the pupil is in the habit of writing capital letters *C* and *E* very high and slim, I have him begin very low so that he must start with an upward stroke.



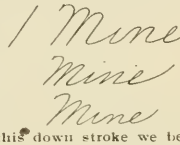
The loop in letters like *M*, *N*, etc., I omit and use the check mark entirely. The check mark can be learned in five minutes and used accurately any time, while it takes weeks to get good control of the preliminary loop.

I used to have a great deal of trouble with the *I* and *J*. I now teach the style indicated and insist that the pupil begin the stroke below the line so that there shall be no down thrust at the start.



The small letters *d* and *p*, are written without a loop. I find that when we attempt speed on the looped *d* and *p* that the letters are liable to take on an exaggerated form.

To obtain uniformity of slant I first have a pupil make a *line* representing the slant he would like to use, and then I have him slowly draw out a word, taking great care that each down stroke is parallel to the model line. As soon as he has got this down stroke we begin to put on speed until we have reached the 25 or 30 word a minute gait, all the time trying to maintain the slant of the down stroke.



It is my policy to go after one thing at a time, first slowly, then gradually faster until we reach a commercial rate of speed. During the first five minutes of preliminary practice we take a word and in writing it come to a full stop as each down stroke touches the base line. Of course this makes points where there should be turns, but as soon as we put on speed the turns are made as usual and with greater accuracy. I find that to let a pupil feel that he can rest his pen almost anywhere on a stroke does away with a great deal of nervousness and contraction of the muscles; for instance, in writing the capital J, we pause momentarily at the top. This you understand is merely during the preliminary work.

The question that I have sought to solve for myself, is not whether a letter is easy for me to write, but whether or not it may be quickly learned and at all times rapidly and easily written by a person who is not devoting himself especially to penmanship.

I do not wish to weary you with the details, but I know all kinds of cranks send in their so-called ideas, hence this letter.

Sincerely yours,

E. D. SNOW.

GRAPHOLOGY

— BY —

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Prepaid, 25 Cents.

Mr. H. Van Riper, the progressive supervisor of penmanship in the public schools of Circleville, O., is earnestly endeavoring to secure practical results by teaching arm movement throughout the eight grades. And as a consequence the writing of the pupils will soon show increased skill, as renewed interest naturally follows freedom. Supervisors generally are looking forward to arm movement as a means of avoiding the restrictions of the copy-book. As a rule the earnest efforts of the supervisor is neutralized by the limitations of the copy books required, but rarely ever asked for.

Mr. F. F. Musrush, the practical supervisor of writing in Lakewood, Rocky River, and Berea, all suburbs of Cleveland, O., is teaching arm movement to the pupils in all of the grades in Berea, this having been made possible and practicable by the School Board adopting Arm Movement Writing Practice Books. The era of arm movement in the public schools is here. Finger movement is now a losing issue and will ere long be dead. Thanks to such aggressive supervisors as Mr. Musrush.

Mr. J. N. Dillman, Elyria, O., supervisor of writing, is teaching the little tots of Elyria how to write freely, gracefully, and well from the beginning. The old method of teaching form by the slow finger movement for four years, and then spending four more years to get rid of it seems soon to be a thing of the past in all progressive communities. Let the good work go on.

Mr. and Mrs. P. A. Card
announce the marriage of their
daughter
Myla Jeannette
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Mr. Clarence Earl Stretcher
Thursday Morning, August the sixteenth
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FOR SALE:
School Furniture, Oak Desks, etc. "A bargain."
Address, B. D.,
Care Business Educator, Columbus, Ohio.

Next came a Specimen from Stubville written with a stub pen. Penmanship that looked as though it had been taken with the cramps. He's a coming penman, but he hasn't got on the train yet.

He'll get sidetracked soon if he don't brush up a bit. He has been practicing on a sturgeon tooth exercise, one hundred and fifty-five sharp points to the inch.

Study the five knacks of penmanship: Midnight oil, good pens and paper, plenty of ambition, sleep with your clothes on. Look down the barrel of your pen with the accuracy of a man behind the gun, don't fire until your pen is under control, then start off like a spirited Katy-did skating on the river bottom at sunset.

Wear a smile so as to keep your eyes from crossing, cut a few capers like a drum major and then strike out just as though you were going to borrow money. In other words, don't be afraid. Big Indian afraid of his horse never rode very far.

One of the best penman in the world writes with his sleeves rolled up. The first time I saw a feilow write that way I thought he was going to fight. I asked a bystander if he was acquainted with the pugilist, but he whispered to me he's not as delicate about his appearance as he is about his light and shade. When he took off his collar I thought he was going to clear out the office, but my friend said he is only going to do a collar and elbow stunt with a Principality pen. He shaded like the clouds of April when he made his capitals. He struck out with the grace of a swan when he wrote the small letters. He finished with a swing that made me dizzy. He added another stroke that put me against the cold rocks, *for once I saw a clever one.* Then I said who is that fellow, my friend whispered his name. I tell you fellows he is great. The inspiration I received that day has done a lot to cheer me on my way.

Back up, here's a man who never takes water, until afterwards. Give him a goose quill and a bottle of Zaner's India Ink and he's right back home. He is certainly a knight of the pen, especially on heavy shade. I think the "shades of night are falling fast" was written by him. He is too modest to make any outburst of self-praise. His continual oval exercises look like a sunburst on the fair neck of a dancing girl. His small letters lock arms and sachez right and left like pompadour Willie and Mary Burns at a Bowery Hop. He stands ace high with me, not entirely because he's a good penman but because he's a good fellow.

GET THE BEST

The best penmanship doesn't cost much more than the ordinary kind. Send me 25 cents and I'll send you a dozen cards that will prove an inspiration. A set of ornate caps. same price. I have a good proposition to offer the one boy in each school—if the boy is a hustler he can make some money. Write for particulars.

T. COURTNEY,
Care Strayer's Bus. Coll., Washington, D. C.

Artistic Alphabets, . . .50
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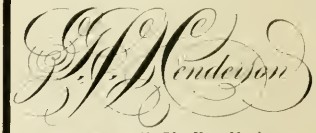

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The most scientific guide and aid to accurate writing ever published. Prepared after forty-five years' experience in teaching and testing all systems of writing.

This book is strongly commended to the favor of professional penman teachers and students by the greatest penman in America, such as Ames, Flickinger, Dennis, Courtney, Tamblyn, Brown, Burdett, Zaner, Behrensmeyer, Huntsinger, Tate and others who all write of it with highest terms.

This book gives one a high class superior penmanship education which forms the basis of the highest skill in elegant, accurate writing.

It is so full of thoroughly tested rules, illustrations, ideas, explanations, and methods, that it will surprise all penmen and students, also bring to superior skill all who will study, follow, practice and master the clear, scientific instructions.

The rules which made my graduate, Courtney, the "Wizard," penman of America are given in this book and his high skill now is due to following these rules. Every writing teacher and student needs this writing text book for thorough penmanship education as much as students of all other branches need text books to train them for success.

This book does with penmanship education what practice without knowledge fails to do.

This book in the hands of a class of students for school also home study and practice will produce wonderful results that will strongly advertise and enlarge the school through the brilliant writing of its graduates.

Special rates to school desiring to make superior penmen.

This book is so strong in value to teachers and students that I will loan it to any one for free study and examination. I therefore offer to send it to any one who will write me, promising to return it or one dollar within one week.

Address, Prof. A. H. HINMAN, Worcester, Mass.

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The Phonographic Institute Company,
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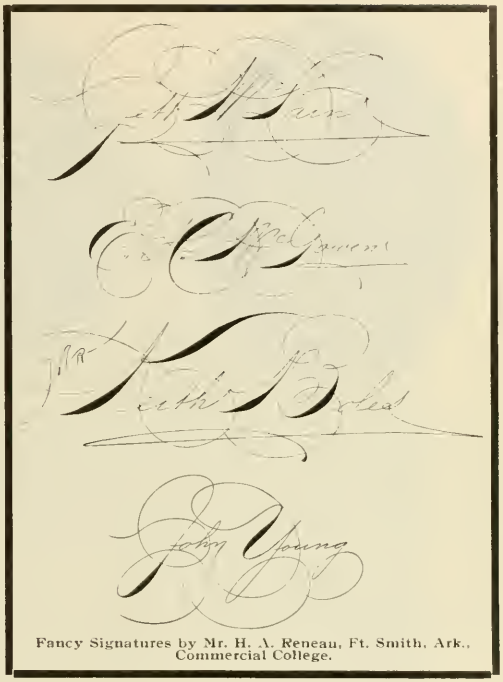
BENN PITMAN, President.
JEROME B. HOWARD, Manager.



Fancy Signatures by Mr. H. A. Reneau, Ft. Smith, Ark., Commercial College.

Masterful Flourishing and Penmanship from the pen of Mr. H. P. Behrensmeyer, Gem City Business College, Quincy, Ill.

E. K. SHOOP

W. S. SEYLER.

E. W. STRICKLER.

The Reading, Pa., School of Commerce has been organized, and is being conducted by three comparatively young men, all Pennsylvanians, who have had experience as teachers and students in the common schools, normals and business colleges of their native state. The institution will doubtless prove a splendid success under this trinity of proprietors and instructors. The city of Reading is to be congratulated for having in its midst, three such young, wide-awake and progressive business instructors. All have an enviable reputation for thorough and conscientious work, as well as for sterling, twentieth century Christian characters. From what we know personally of these gentlemen, we have much confidence in the success and future of the institution they have established.

Mr. E. K. Shoop, President of the school, is a native of Lancaster county, and received his teaching education at the Millersville State Normal School. He has taught for eleven years in all grades of work, from the country school to high school principalship.

Mr. Shoop is also a graduate of the Peirce School of Business, Philadelphia, added to which has been five years' experience in office work. Mr. Shoop is of German ascent, and seems fitted both by nature and training as manager and teacher.

Mr. W. S. Seyler, Treasurer, is a native of Berks County, and graduated from the Kutztown State Normal School, and from the Oley Academy. He is also a graduate from the American Business College of Allentown, and of the Inter-State Commercial College, Reading.

For four years he taught in public schools, and for the past nine years in business schools of Chambersburg and Hazleton. He has also had four years experience as stenographer and bookkeeper. This varied and valued experience especially fits him for commercial school work.

Mr. E. W. Strickler is of German descent, and a native of Lancaster Co. He graduated from the Millersville State Normal School in '97, and shortly afterwards completed work in the Zanerian. He has had a varied teaching experience of eleven years, two as high school principal, and four as head of the commercial department in his Alma Mater. He has also taught in the Baltimore, Md., and Lebanon, Pa., Business Colleges.

Mr. Strickler is a teacher in the true sense of the term. He is especially strong in the teaching of practical writing, as well as in the execution of it.

I will write your name on one dozen for 15c. **CARDS**
I will give free a pack of samples and send terms to agents with each order.

Agents Wanted.

BLANK CARDS I have the very best blank cards now on the market. Hand cut. Come in 17 different colors. Sample 100 postpaid, 15c 1,000 by express, 75c. Card Circular for red stamp

COMIC JOKER CARDS About 25 different kinds. Many new. 100 postpaid, 23c. Less for more. Ink, Glossy Black or Very Best White, 15c per bottle. 1 Oblique Pen Holder, 10c. Gillott's No. 1 Pens, 10c. per doz Lessons in Card Writing Circular for stamp.

W. A. BODE, PITTSBURG, PA., OLIVER STA.

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One dozen fine visiting cards, with your name on, 20c. Three doz. for 50c. If not satisfactory, throw the cards away and get your money back. "Square," isn't it? Blank cards, 25c the 100, $2.00 per 1000. **"Rube" C. Galloway, 5 W. 3d St., Pottstown, Pa.**

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From May 1 to Sept. 1, we placed teachers whose aggregate annual salary exceeds $54,000. Among them 2 went to State Normal Schools, 5 to colleges, and 19 to high schools, including Providence, R. I., Columbus, Ohio, and Haverhill, Mass. Several score went to private commercial schools.

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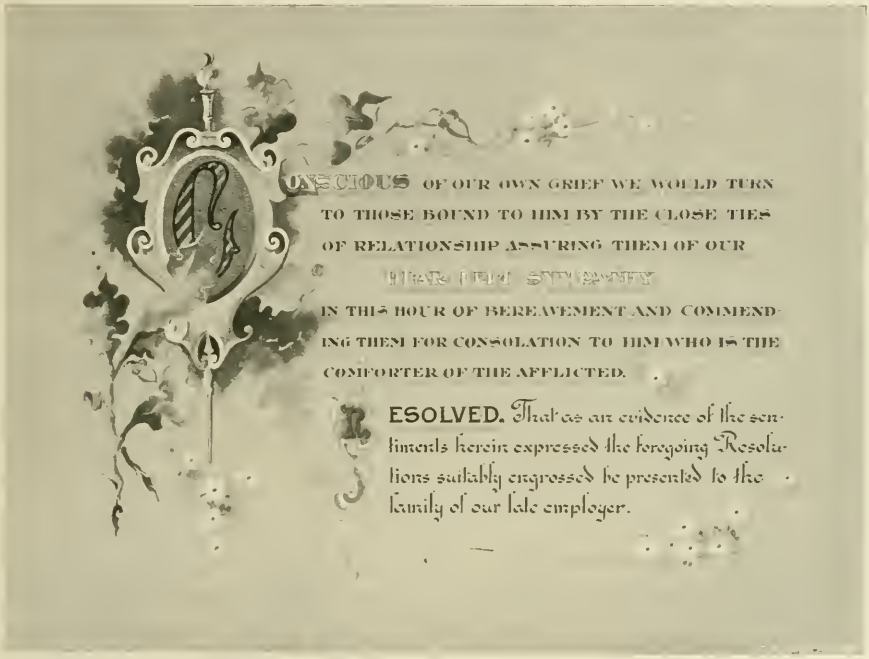

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For this month only, we will give a course of 20 lessons in Pen Drawing for the small sum of $10.00. The demand for "Ink-slingers" far exceeds the supply, so if you are desirous of getting first-class instruction in all branches of pen work, and mean BUSINESS, write at once for terms and specimen drawings. If you are merely a specimen hunter, "Skidoo." Remember, friends, this offer only holds good for this month, so "Come early and avoid the RUSH." Class limited to 25.

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Men have traveled to New York from San Francisco, Texas, Illinois and Canada to procure Madarasz penmanship. We are now offering to bring it to your very door.

Do you realize what this means? Send $1.00 today for a year's subscription to the forty-page Edition of the Penman's Art Journal, and also include the names of your pupils for the thirty-two page Edition at 50 cents a piece. It is your duty to tell them what this announcement means.

Do not delay or you may miss the first installment.

229 Broadway, New York **Penman's Art Journal**

St. George and the Dragon,

As shown on the following page, is a half tone reproduction of a pen drawing 5x6½ feet in dimensions, made nearly twenty years ago by D. W. Hoff, at present Supervisor of Writing in the Lawrence, Mass., Public Schools. It required three years of intermittent work to complete it, in all about nine months of actual time. It has never been quite completed, as shown by the flatness of the white spots on the dragon, spear, and right hand. It was made on drawing paper mounted on cloth, with India ink and steel pens. St. George and entire body of horse were done with stipple, there being no brush work in the picture, the balance having been done mainly in lines cross-hatched. It was made on a table eight feet long, specially constructed so as to allow work to be performed on any part of it without creasing or folding the edges. It was then covered with manila paper through which openings were made to allow work to proceed on any part. It is in all probability the largest and finest specimen of pen drawing in existence. St. George and Dragon is a mythological character, with an origin that is very obscure. This same illustration was printed some years ago in the Penman's Art Journal, but many of our readers never having seen it, we concluded to present it in connection with a sketch of Mr. Hoff, which appears in this number.

KOREAN INK is the blackest free-flowing ink ever made—it comes in large sticks, enough for years of steady use—Best for ornamental writing—beautiful, true hair lines—Full directions of how to mix to get best results accompany each order. $3 by registered mail for a stick.
L. MADARASZ,
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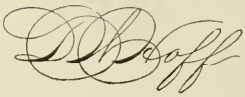

Daniel W. Hoff, whose portrait and signature appear above, began teaching in 1879, since which time he has taught continuously in business, normal and public schools, with the exception of fourteen months devoted to lecturing. During this time he has taught in Des Moines, Ia., Oak Park, Ill., Providence, R. I., and Lawrence, Mass., having been in Lawrence the past eight years.

In all of these years Mr. Hoff has been a leader in methods of instruction, and he did not study writing alone, but he studied the child to whom writing was taught, as but few, if any, have ever done in our line. As a consequence, he is recognized today as one of the braniest and at the same time most practical men in our profession. But he is something more than a penman and teacher; he is an artist of marked natural and acquired ability, being familiar with many mediums, and a critic of art in many forms, evidences of which were recently placed before us showing a wonderful versatility in drawing, designing, engrossing, etc., etc.

And he is more than a mere artist, a penman and teacher; he is an educator as well, keeping abreast of the times in all phases of education, morally, mentally and physically.

He is also an inventor of many useful things, principally along the line of writing and drawing. A list of two dozen of such inventions are before us, ranging all the way from pen devices to life fence guards for mill ponds.

As a citizen he is public spirited, enthusiastic and practical. This is evidenced from the fact that he has been chosen President more than once of more than one such organizations as the following: "Men's Social Union," "Tourists' Club," "School Masters' Club," as well as director for four years of the "Natural History Society," and chairman Committee on Entertainment "Tower Hill Improvement Club," chairman Library Committee, member Board of Trade, etc., etc.

If any one thinks that specialism is essentially narrow, he will easily find evidence to the contrary by calling upon Mr. Hoff and conversing with him, or by making inquiries of any public man of Lawrence concerning Mr. Hoff and his worth and work.

It therefore gives us pleasure to thus speak briefly and inadequately of so worthy a representative of our profession.

Chicago, Ill., June 11, 1906.

My dear Mr. Zaner,

The last number of the Business Educator received. Its fine.

There is no longer any doubt as to what journal is in the lead. The B. E. is now occupying, and has occupied for a long time, that enviable position.

Sincerely yours,

H. G. Seidensticker.

A fine specimen of lettering and a fine testimonial executed with a business pen by Mr. Seidensticker.

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WANTED

Salary $250 a month paid in advance to the man who died here in July and left this vacancy. I was asked to assist in supplying the Insurance Company with a good script writer, but all the capable men I knew of were employed at good salaries. Brother Penman, I personally know of school men that pay from $1200 to $1800 a year for men that can write script and do engrossing. Insurance Companies, Lithographers and Engravers are always on the alert for such men. I write script for a number of engravers and have engaged to write all the script for the extensive line of diplomas being lithographed and engraved by the Boston Diploma Company, and I can teach any penman to do as well as I am doing.

A specimen of engraved script for 10 cents

INFORMATION FREE

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100 Boylston Street BOSTON, MASS.

Pen Drawing of St. George and the Dragon by D. W. Hoff, information about which is given on preceding page. Cut loaned through the courtesy of the "Lawrence Weekly Journal."

LESSONS IN

ROUNDHAND WRITING

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125 TRUMBULL ST., - - - HARTFORD, CONN.

Send work to Mr. Strickland by the 30th of each month for criticism through the BUSINESS EDUCATOR.

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DESIGNS AND CARD WRITERS' MANUAL Tells all about blank, comic and scroll cards, 2c; Motto Bird and scroll cards, 24 designs, no two alike, 100 assorted, 30c.

WHITE INK POWDER. If you are looking for a No. 1 white ink, this powder will make it. Enough powder to make ½ pint, 40c. Agents wanted for written cards Agents' outfit, 2 cents. Address,

W. McBEE, 19 Snyder St., Allegheny, Pa.

Lesson No. 2.

This lesson covers the loop letters and extensions above and below the base line. t and d should extend 1¼ spaces above minimum letters. Cross t with line one space in length and one quarter space from top of letter. Lower part of d should be same as a. p is made one space above the minimum letters and extends 1¼ spaces below. Try to get shades on uniform slant and equal spacing.

l, b, h, and k are on one basis and should extend two spaces above minimum letters. The light line of the loops is made with a downward stroke. Retouching dot on b and k will produce the desired result. Be sure to have the downward stroke connect nicely one space from base line.

j, y, z, g, and q should extend 1½ spaces below the base line. One space is the width for the top part of j, y, z, g, and q. The strokes on these letters are also made downward with a slight retouching to get the shade at bottom of loop.

The lower part of f should extend 1¼ spaces below base line. The upper part, same height as the other loop letters. The light lines on loops are made downward.

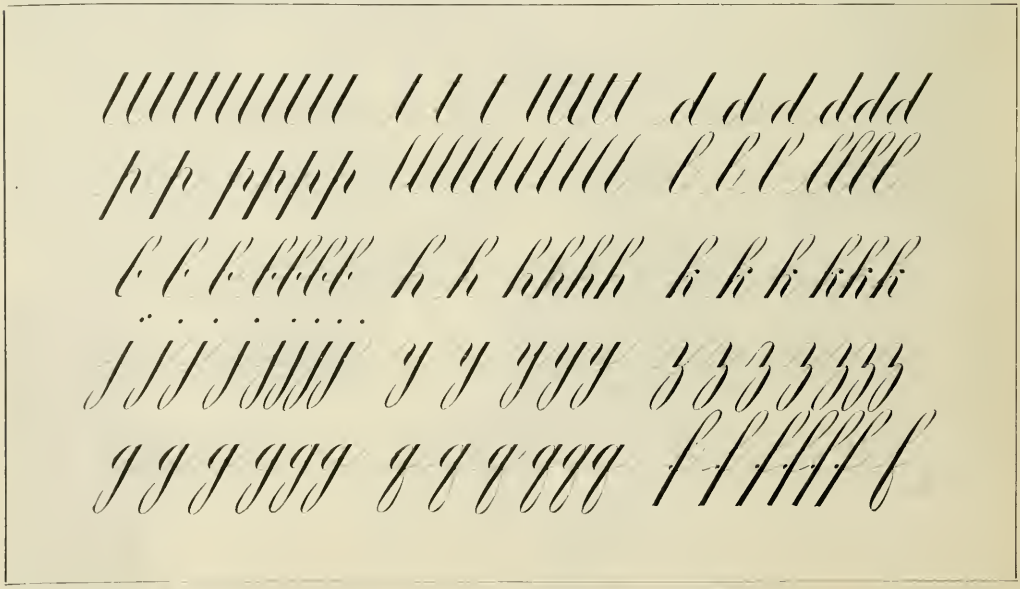
Criticism.

J. A. B., Minn. For minimum letters would recommend three-sixteenths inch space instead of one-half inch. Shades somewhat irregular and stiff. Watch shaded stroke on s. Shade on c much too heavy.

E. P. W., Mo. You should use paper of a heavier weight, such as ledger or fools-cap. H' too wide. Avoid sharp straight edges in shades. Shaded stroke on e too straight. Come again.

Baltimore Convention Veterans.

ENOS SPENCER HENRY C. WRIGHT
WARREN H. SADLER ROBERT C. SPENCER L. L. WILLIAMS



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We have kept constantly in mind that a busines letter is written for the purpose of PRODUCING, RETAINING, OR AUGMENTING BUSINESS, and that, as such an instrument, its essential elements are more than correct orthography and grammatical propriety. Beyond doubt this book is exactly what hundreds of teachers in commercial schools and commercial high schools have been desiring for years. Orders for specimen copies will be given our earliest possible attention. We shall not deny any earnest teacher the privilege of examining this book, but we shall appreciate a remittance of 15c. with each order to cover the cost of postage and packing.

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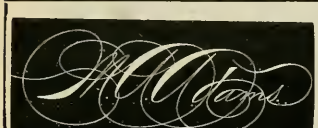

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WRITE us right now and tell us just what kind of school work you are looking for—and where—with full particulars as to age, qualifications, salary, etc. We can help you if anyone can—*always assuming you can show yourself to be worth helping.*

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KEPT HIS LIGHTNING ROD UP

STRAYER'S BUSINESS COLLEGE, WASHINGTON, D.C., AUG. 18, '06

I consider The Kinsley Bureau the best with which I have had dealings. I received an offer from Strayer's Business College as soon after I registered with you as a letter could reach me.
Thanking you for your excellent services in my behalf, I remain,
Yours truly, T. COURTNEY.

The above is a sample of the cordial letter received from a candidate whom we placed. And there are many more on file in our office.

FREE REGISTRATION to all candidates whom we consider desirable for our lists. We operate on the "NO POSITION—NO PAY" plan. You fill the registration blank—we do the rest.
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Care Salt City Business College,
Hutchinson, Kansas.

Lesson III.

This is an alphabet that can be put to a variety of uses. It is easily made, and, as I have not retouched a single letter to make it sharp and snappy, you will find no difficulty in putting the different parts together to make up any letter that you may want. Of course, if you want to get out a piece of work where any of these letters appear, it would be necessary for you to make them better than I have in this copy.

ABCDEFGHIJKLMNOPQR

STUVWXYZ&

abcdefghijklmnopqrstuvwxy

Brown Studio

SUPERSCRIPTION BY THE LATE C. C. CANAN.

BOOK REVIEWS

"Cumulative Speller and Shorthand Vocabulary," by Chas. E. Smith, published by Isaac Pitman and Sons, 31 Union Square, N. Y. City, price 75 cents, is the suggestive title of a unique publication. Its use is primarily in connection with shorthand, although it can be used in the ordinary way of a speller by those who do not know shorthand or are not taking it. Each lesson consists of sixteen words, twelve of which are respelled phonetically and defined. It contains 146 pages, bound in red cloth with gold title and back.

"Graphology" or the Art of Reading Character in Handwriting, by L. H. Hausam, Hutchinson, Kans., price 25 cents, is the appropriate title of a 16-page booklet devoted to that subject, having been written largely from the standpoint of an expert and professional. Lots of similar books have been written by persons not recognized as penmen, and for that reason alone the book before us possesses many things not found in the average book on this subject. For these generally say that but little character is shown in professional or formal writing. The book will doubtless receive a wide reading.

"By the Eternal," by Opie Read, Laird & Lee, Chicago, Publishers, silk cloth, 303 pages, $1.50, is a story with Andrew Jackson as the heroic, central figure, and Tennessee as the scene of action. It is a thrilling, human, historical story; wholesome, entertaining, and as close to fact as fiction can safely approach. It's a good book for supplementary reading in history, and one of the best historical novels recently issued. We have found its characters—Arabella, the wily widow; Mahone, the Irish Sancho Panza; Staggs, the relater of the story; Old Hickory and Mrs. Jackson; Nettie Blackmore, the budding child of nature, all quite human and therefore rational and realistic.

"Laird & Lee's Diary and Time Saver, for 1907," Laird & Lee, Chicago, Publishers, is the title of a very valuable pocket diary containing many important features. Full black or red leather, gold stamping, gilt edges, vest-pocket size, 25c.

Ernest I. Carter, a native of Somonauk, Ill., formerly of Ann Arbor, Mich., the well known card writer of Columbus, O., died Sept. 8, 1906, in the latter named city after an illness of but a few weeks. Mr. Carter, a year previous, had fasted twenty-one days for catarrh of one ear, and had repeated the fast this season with the hope of receiving additional benefits, but for some cause was unable to rally. The attending physician reported that his fast had little to do with his trouble, but previous to his fast he was the picture of health. After fasting ten days he sprained himself while exercising, and it is now thought by many that his death was due to a rupture of a blood vessel rather than the fast, or to tuberculosis as reported by the physician.

Mr. Carter was one of the most truthful and strictly honest men we have ever known. Moreover, he was temperate and moral, and ambitious to become a great singer. To this end he devoted most of his means and energies, using his skill as a penman a few hours a day to provide his living.

On September tenth, 1894, he entered the Zanerian and worked his way through, graduating three years later, and on the same day and month of this year he was buried, his only brother having come from Colorado to care for him during his last days of illness.

YOUR NAME FREE!
(ELEGANTLY WRITTEN)
Also my new book "HOW TO BECOME A GOOD PENMAN."
The book contains copies and instructions by me and some of my students, and will be quite valuable to any one who wishes to improve his penmanship. Address to-day, F. W. TAMBLYN, Kansas City, Mo.

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were both constructed for the same purpose—to reach a destination. Are you still using stage-coach methods in teaching correspondence? This subject, though recognized as of great importance, most students are inclined to neglect, because, as presented in the ordinary text-book, the study is uninteresting. With the aid of our Letter Writing and Twenty-five Graded Lessons in Letter Writing the teacher is enabled to secure the best results in the shortest possible time. Read what others say about them:

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This Medium Grade Practice Paper is a white wove paper, weighing 12 lb. to the ream. Sheets are 8x10½ inches, ruling faint and wide (⅜ inch) and on both sides. Narrow ruling (⅜ inch) can also be furnished if desired.

This is a good paper for general penmanship practice work, correspondence use, etc., and is really one of the best bargains in writing papers we have ever been able to offer. Many cheaper papers than this can be had, but it positively does not pay to use them. Cheap material has done much to discourage penmanship practice, while good material encourages. Wherever you buy your paper, don't buy the grades that are too cheap to be good.

1 Ream by Express	$1.50
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This paper weighs 14 pounds to the ream and is one of the finest white wove papers made. The ruling is faint and wide (½ inch) on both sides. Sheets are 8 x 10½ inches. Narrow ruling (⅜ inch) can also be furnished. Especially suited for ornamental penmanship, fine letter heads, etc.

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This is white wove wedding stock, weighing 17½ pounds to the ream of 960 sheets, and for fine penmanship use is as fine as a pen ever touched. It is especially suited to preparing script for photo engraving and for fine, ornamental writing, penmanship specimen work, etc. Sheets are 8 x 10½ inches, and ruling is faint and wide (⅜ inch) on both sides

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by Carrie J. Smith

Last month we simply announced the above book. A few copies were sent out and the first edition was ordered in ten days. It has made a distinct impression. Teachers begin to see light thru the English question. The text outlines a method for getting distinct results. It follows the only method that has produced results in colleges, but applies it to high school and business college conditions. Those who have sought a practical and workable text will find it in this book. Price, 80 cents.

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In addition to Modern Business English we have three other new books: *Manual of Munson Shorthand* by A. C. Van Sant and Elizabeth Van Sant, *Wholesale Accounting* and the *revised edition* of *New Business Arithmetic*. We are recommending Modern Accountant and Wholesale Accounting to our business college friends. It outlines a superior course that is extremely practical.

May we have your correspondence concerning any of our books in which you are interested?

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Chicago New York

THE BUSINESS EDUCATOR

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ONE DOLLAR A YEAR
NOVEMBER 1906

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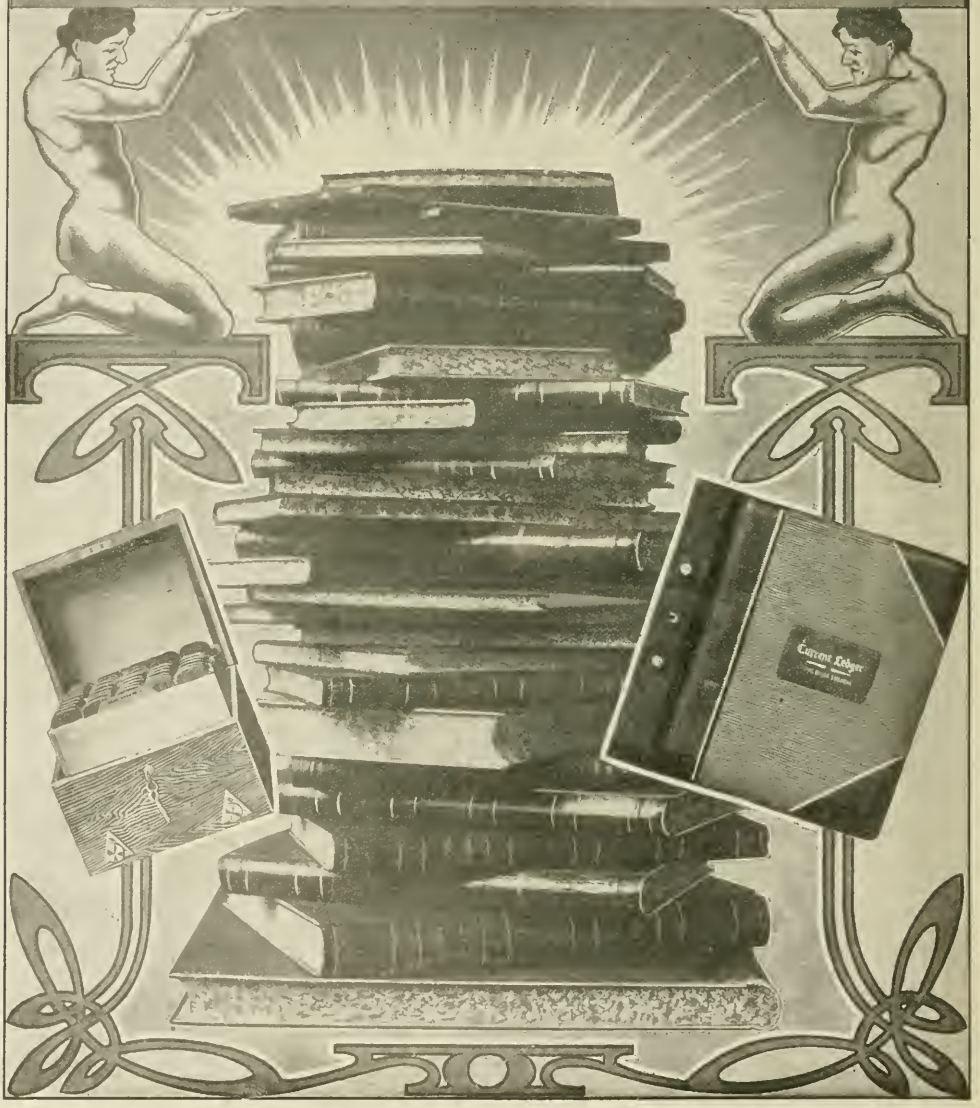

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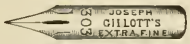

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The System That Has Revolutionized The Typewriting World.

It was first published in January, 1899. It had been in use in the author's school for several years before it was offered for sale. It was not published until so thoroughly elaborated that it was without an exception in the writing of any word in the language on any standard keyboard machine.

The fact that about

Three Hundred Thousand Copies Have Been Sold

with very little advertising, and that the system has been so extensively used by the Typewriter Companies, that more than half the sales have been made directly to them, is an evidence of the popularity of the system.

Its unparalleled success is largely due to recommendations of the Typewriter Companies, and a careful compliance with the

Psychology of Typewriting.

It trains the weaker fingers first so as to produce a balanced hand-action. It recognizes that technique is as necessary in typewriting as in playing a piano. Training the weaker fingers first and economizing all the powers that participate in typewriting makes it as certain that a writer can strike the right key as that a musician will produce the right note in playing a musical instrument.

A system that does not develop the proper technique will cause innumerable transpositions and other errors that make accurate writing at a high rate of speed an impossibility.

The system is published in both chart and pamphlet form for the Remington, the Smith Premier, the Oliver and the Fox machines, and in chart form for the Underwood and New Century. Price in either form for any of the machines, Fifty Cents.

In ordering lesssons state for what machine and whether desired in chart or pamphlet form.

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A TALK TO TEACHERS

About Gregg Shorthand

Gregg Shorthand is today in use in more public and private schools throughout the country than any other three systems combined. The demands for it are growing at an enormous rate. Our principal difficulty now is to secure teachers of it rapidly enough to meet the demands upon us. This advertisement is, therefore, addressed to teachers in the hope that it will stimulate a desire on the part of those who are teaching other systems—and are yet unfamiliar with the many advantages of Gregg Shorthand—to investigate its merits, knowing that their experience will be but that of others—final adoption.

Ease of Learning

One of the features of Gregg Shorthand that appeals instantly to the teacher is its wonderful simplicity. Freed of all the illogical twists and turns, shadings and variable position of outline inseparable from the systems in vogue until the advent of Gregg Shorthand, it represents the highest achievement in phonographic building. There are but fifty simple rules in the text book, and the exceptions so few as to be hardly worth mentioning. The uniform slant of characters, as in longhand, one thickness of outline, absence of position writing—the rock of disaster to thousands of students of phonography—and the connecting of vowels and consonants in their natural order, strip Gregg Shorthand of all difficulty in learning, conduces to the highest speed, and renders it absolutely legible.

These are the foundation principles upon which the strong structure of Gregg Shorthand is built. The development of this material into the complete system, each principle fitting with scientific precision to the others, must be studied to be fully appreciated.

Ease of Teaching

It naturally follows that if a thing is simple in itself, the teaching of it can also be made simple. Gregg Shorthand is so easily comprehended, the principles of it so few, and, above all, so *tangible*, that the teaching of it is a delightful task.

Ease of Handling

The pedagogical plan of the text book, added to the simplicity of the system, renders the handling of it in the school wonderfully easy. Its use means fewer hours to be devoted to the tedious correction of outlines; it avoids the necessity of explanations of exceptions to rules; and the invariability of outline prevents all confusion in the student's mind. The elimination of all the illogical elements of variable position, shading, and the zigzag movement in executing the forms, produce a harmonious instrument of shorthand writing that appeals alike to teacher and student.

No Discouraging Features

Possibly the one factor which gives teachers of other systems more difficulty than any other is the discouraged student. Discouragement is a condition that is not met with in Gregg Shorthand. Its ease, simplicity and beauty at once arouse the enthusiasm of the student, and the teacher more frequently has to combat an overreaching ambition than to awaken interest in the study.

Changing Systems

Gregg Shorthand is wholly unlike any of the other systems, the only thing in common between it and them being that they all record language, but with this difference—Gregg Shorthand records it with unerring fidelity, and it is always legible. The system being so unlike others, and the material employed in so different a manner, the study of it while teaching another system does not lead to confusion. The change can, therefore, be accomplished very readily without interfering with the teacher's work. It is like learning a new language—only immensely easier, of course—and possesses all the interest of such a study.

The Field

The old systems of shorthand have practically reached the limit of their development, and are being rapidly discarded for Gregg Shorthand. Teachers of the old methods find the field limited, and its bounds ever decreasing. Gregg Shorthand has hardly begun the growth to which it must ultimately attain, because of its strength and completeness: in this fact the teacher who looks into the future can not fail to realize that there lie before those who adopt it limitless opportunities for advancement. The promptness with which private commercial schools have adopted it, and the success that has come to them from the time of its adoption, is awakening a corresponding interest in public schools throughout the country, thus making another great field for teachers of Gregg Shorthand.

Our Proposition

We offer a course of lessons by correspondence *free of charge* to any commercial teacher. If you are interested, write to us for further information.

The Gregg Publishing Co., Chicago

A WORD TO THE WISE

First International Shorthand Speed Contest, Baltimore, April 14, 1906

MINER GOLD MEDAL.

NAME	Gross Speed per Minute	Material Errors	Immaterial Errors	Per cent. Deducted	*Net Speed per Minute*	*System*
S. M. Godfrey	166⅔	8	8	10	***150***	***Isaac Pitman***
L. P. Temple	172⅔	14	23	19¾	***138***	Graham
C. H. Marshall	172⅔	52	13	56¼	***75***	Benn Pitman
E. A. Trefzger	166⅔	55	27	61¾	***64***	Gregg (Light-Line)

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Cloth, embossed in gold, 192 pages, $1.25. An examination copy will be sent, postpaid, on receipt of 65c., to any teacher mentioning the school with which he is connected. *Specimen pages free.*

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THIRD EDITION

A Practical Course in Touch Typewriting

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From the Queen of Typists.

I am pleased to state that I consider "A Practical Course in Touch Typewriting" the **only textbook from which I studied, the best typewriting instruction book that I have seen.** The exercises are excellent and have helped me wonderfully in working up speed. The whole course is very interesting from the beginning, and it cannot but produce the **best results in the shortest time.** I attribute my success in typewriting in a large measure to the assistance given me by Mr. Smith, the author of the book, and I am sure anyone who uses it **will be more than pleased with the results.**—*Rose L. Fritz.*

MISS ROSE L. FRITZ,
The Queen of Typists.

From a Well-Known Business School.

You may be interested in knowing that our teachers and pupils **are greatly pleased** with "Practical Course in Touch Typewriting." Although the work has been in use **less than two weeks, I can see a very decided improvement in the work that our students are doing,** as well as a **greatly increased interest** in the typewriting work.—*G. F. Raynor, President, Euclid School, Brooklyn, N. Y.*

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Send for a copy of "Which System" and "Pitman's Journal."

ISAAC PITMAN & SONS, Publishers, 31 Union Sq., New York

THE Business Educator

VOLUME XII. COLUMBUS, O., NOVEMBER, 1906. NUMBER III.

THE BUSINESS EDUCATOR

Entered at Columbus, Ohio, Post Office as Second Class Matter.

Published Monthly (except July and August), by ZANER & BLOSER, 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, $1.00 a Year (Foreign Subscriptions 30 cents extra); Students' Penmanship Edition, 75 cents a Year Foreign Subscriptions 20 cents extra).

C. P. ZANER, - - - - - - Editor
E. W. BLOSER, - - - Business Manager

Two Editions. THE BUSINESS EDUCATOR is published in two editions: The Teachers' Professional Edition contains 48 or more pages, 16 of which are conducted on the Department plan and specially suited to the needs of teachers, principals, and proprietors. Price, $1.00 a year.

The Students' Penmanship Edition contains 32 pages and is the same as the Professional Edition, less the sixteen pages devoted to the Departments of Commercial Teaching. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition. Price, 75 cents a year.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers.

Back numbers cannot, as a rule, be supplied.

Postmasters are not allowed to forward journals unless postage is sent to them for that purpose

The Business Educator is devoted to the progressive and practical interests of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

Advertising Rates furnished upon application. THE BUSINESS EDUCATOR being the highest grade journal of its class is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High Schools, Colleges and Religious Schools, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to secure subscriptions.

Considering that THE BUSINESS EDUCATOR is high grade in every particular; that progressive, practical lessons in penmanship are a distinctive feature of the magazine; that departments of interest and helpfulness in subjects relating to Business Education are found only in THE BUSINESS EDUCATOR, you will readily see that it is not only *the best* but *the cheapest*, when quality, character and quantity are considered.

Has Every Copy.

I have the pleasure of being one who has every copy of your journal from the first number to the present time, and no one enjoys the interesting and charming pages more than I do. E. M. VAILE,
South Londonderry, Vt.

Is Watching it Grow.

I have taken your magazine from its beginning and through all its stages of development, and I feel that I could not get along without it.

E. S. HEWEN,
Jacksonville, Fla.
The Massey Business Colleges.

Club Chat.

From Mr. S. E. Leslie, penman in the Eastman College, Poughkeepsie, N. Y., we received in September a subscription list which indicates a good clubbing season from that old, reliable institution. At the same time we also received some specimens from students, all of which were above the average received at this office, and plainly show the style of writing Mr. Leslie writes and teaches.

A splendid club of subscriptions to THE BUSINESS EDUCATOR is at hand from the Western School of Commerce, Stockton, Calif., with promises of another "bunch" to follow later. Mr. E. H. McGowen, vice president and penman of the institution, writes a splendid business and ornamental hand as shown in specimens enclosed; moreover, he is a good teacher. It takes good teaching ability to arouse the necessary enthusiasm to secure large lists of subscriptions.

A splendid list of subscriptions is received from C. A. Campbell, penman in the Elliott Business College, Toronto, Ont. Mr. Campbell writes a good, strong, systematic business hand, and, as a consequence, shows his appreciation of the work found in THE BUSINESS EDUCATOR by supporting it. The proprietor of the school, W. J. Elliott, is one of the few finest penmen in Ontario. We heard more of him in the States some years ago when he gave more attention to penmanship, and before he engaged in school work as proprietor.

C. J. Terrill, who has charge of the penmanship and commercial work of the First Pennsylvania State Normal School, Millersville, Pa., is following in the foot steps of his capable predecessors, by favoring THE BUSINESS EDUCATOR with splendid lists of subscriptions from his pupils, whose enthusiasm and interest in penmanship he has aroused and awakened. This but reminds us of the fact that "Commercial Departments" of normals and colleges are not the indifferent, superficial, elementary things they once were. Instead, they are coming to be effective, practical, educational institutions, competing very successfully with commercial schools.

Mr. Chas. I. Smith, principal of the advanced bookkeeping department of the Gem City Business College, Quincy, Ill., recently sent a good sized list of subscriptions to THE BUSINESS EDUCATOR from among his many students. This is material evidence that Mr. Smith appreciates the value of a good handwriting on the part of his pupils, and that he loses no opportunity to develop that position-getting element of a business education.

Mr. E. A. Bock, penman in the National Business College, Roanoke, Va., is a liberal subscription patron of THE BUSINESS EDUCATOR. His penmanship is par excellent, and we doubt not but that his teaching is quite as good. We will have more to say of him in an early number of THE BUSINESS EDUCATOR.

The receipt of a large subscription list and money order to pay for same from C. S. Rogers, penman, and A. S. Weaver, proprietor of the San Francisco, Calif., Business College, awakens feelings somewhat more than merely those of appreciation. We could not help but admire the splendid pluck and courage shown by our brothers of the stricken city of San Francisco, and the people of that once fair, and to-be fairer city are evidently something more than "money mad" on the one hand, or "idle seekers of pleasure" on the other hand. Certain it is that they are quite as ambitious for things educational and practical as for things wealthy and pleasurable, else subscriptions would not be so numerous, nor would such educational institutions as the school named be able to regain itself after such an appalling disaster.

The series of lessons in business writing which Messrs. Rogers and Weaver are preparing for our readers will speak for them selves.

Mr. H. C. Russel, penman in the Kinyon Commercial School, Pawtucket, R. I., whose series of lessons in practical writing were presented in THE BUSINESS EDUCATOR some time past, is standing loyally by THE BUSINESS EDUCATOR in the way of subscriptions. He says THE BUSINESS EDUCATOR this year is intensely interesting, and that more clubs will follow later. Mr. Russell is working on a new series of lessons which we hope some time to be able to present to our readers. From what he has said regarding them, we have every reason to believe they are going to be quite fine. Mr. Russell is one of our most enthusiastic, faithful teachers.

Mr. W. L. Morris, the enthusiastic and practical penman of the Byrne Business Colleges, Tyler Tex., is again clubbing THE BUSINESS EDUCATOR with his big subscription stick. Few young men in our profession are doing more to arouse interest in the subject of good writing, and also doing more in the way of developing good writing, than Mr. Morris. He reports a good enrollment, and that everything is moving along nicely.

Mr. C. F. Rittenhouse, the gracious and graceful penman of the Northampton, Mass., Commercial College, recently favored THE BUSINESS EDUCATOR with a list of fifty subscriptions. This would indicate a good attendance in that well known, high grade institution, as well as the right kind of enthusiasm in the penmanship work.

An appreciated list of subscriptions is at hand from one of America's most successful penman and commercial teachers, Mr. K. C. Atticks of the Baltimore, Md., Business College.

From Rev. Pius Meinz, principal of the commercial department of St John's University, Collegeville, Minn., we recently received an order for thirty-seven yearly subscriptions to THE BUSINESS EDUCATOR. Rev. Meinz is a splendid penman himself, and knows how to teach writing in the most approved and practical manner.

Mr. R. W. Decker, principal of the commercial department of the San Andreas, Calif., High School, in a splendidly written letter enclosing his subscription to THE BUSINESS EDUCATOR, reports an enjoyable hunting trip in the mountains during the summer, during which time he killed two bears and a fine buck, without getting the customary fever which accompanies the first personal introduction to big game. Mr. Decker recently recommended the introduction of "Arm Movement Writing" in the grades, and secured its incorporation in the new course of study.

CONCERNING THE AMES TESTIMONIAL FUND.

It was not our original intention to devote more than space in the September number to the announcement of Mr. Ames' misfortune and consequent need, but since that issue has been mailed we have discovered that many business college friends have been so busy with school duties that they failed to read the September announcement.

On this date, Oct. 5,'06, four splendid contributions have been received, together with the following communication which we felt sure you would want to read, and which makes it plain that our own words of appreciation fell short of rather than over-stated the true worth of our venerable, personal and professional friend.

The Fund will remain open for contributions until November 15, '06, instead of October 15 as stated in our last issue, and amounts will not be published—but names will be given unless otherwise requested. Address all communications plainly as follows, Zaner & Bloser, Columbus, O.

Daniel T. Ames,

Father of Penmanship Journalism.

My Dear Mr. Zaner:

Returning to my desk from a few days off in the woods, I read with tears in both eyes what you say in the September Business Educator about my friend, Mr. Daniel T. Ames. The idea of a testimonial of some sort from the entire profession to this grand old man, who I believe has done more than any one man living to promote, to dignify, to *compel* general recognition and appreciation of the business educator's profession, is a noble one—and I congratulate you on having given it first, public expression. Of course you know that Mr. Ames has had no business interests in New York for years, and that practically every dollar he had was swallowed by the terrible earthquake.

I came to work for Mr. Ames something over twenty years ago and flatter myself that I know the man pretty well. In the many years that his name was at the head of The Penman's Art Journal I had the privilege (if that's the right word) of doing most of the work, both business, and editorial—always subject to his kindly supervision I remember well that shortly after I began this work, Mr. Ames called me aside and said something like this: "It is the ambition of my life, boy, to elevate my profession. Get all the subscriptions and advertisements you can, and after paying yourself fair wages spend all the rest in making a better paper. If it should run a little behind, I will make it up."

That is the keynote of this man's character. That is precisely what was done. Some people seemed to have an idea that Mr. Ames' paper was a sort of little gold mine, but it can betray no confidences now for me to state the simple truth—that in all the years Daniel T. Ames owned The Penman's Art Journal he derived from it no pecuniary profit—not one red cent.

If you will permit the suggestion, I should like to see this Ames testimonial fund kept open at least until November 15. I suggest that you publish merely the names of the contributors—not the amounts—so that every reader of your paper may have without the slightest embarrassment, the pleasure of co-operating with you in honoring this man who used his money and his big brain and his great heart in uplifting the profession so dear to him—and now, in the evening of life, to have to face the cruel proposition of seeing his little substance crumble away between two suns.

Daniel T. Ames was and is everybody's friend. I have never known anyone to appeal to him in vain—for sympathy or for money. I know certainly a hundred and probably two hundred people who have worked for him, and, with one exception, never have I known one of them to speak an unkindly word of him or to impute to him any act, sentiment or impulse that would not measure up to the highest standard of honor and of human kindliness.

Every one who conducts a business school, or teaches in one; every boy and girl who is preparing for this profession, is debtor to Daniel T. Ames. Can't we get together and give him a little lift? Let every reader of The Business Educator send to the editor *something*, if only a postage stamp. I further suggest that every contributor send his autograph (the address should be written on the back in pencil). Charles Rollinson, Charles F. Johnston, Walter E. Dunn, and some of the rest of us who came to Mr. Ames as boys and worked with him for from fifteen to thirty years, will be proud and happy of the privilege of incorporating them in an album that will warm the heart of this gentle, loveable Nobleman of Nature.

Can't we make it unanimous?

Frank E. Vaughan.

203 Broadway, New York.

Skill.

Skill is the result of training of well-directed effort. It is usually a combination of knowledge and knack. And to a large degree it is related to more than one art or act. That is to say, skill or facility in performance is rarely limited to one trade or sport, or if so limited it is due to other limiting causes or conditions. A person who is skillful with the ball or bat has the necessary qualifications for skillfulness with the pen or crow bar.

Skill, if we look deeply enough, is motor education—the result of mental impulses seeking expression through muscle. It is mental alertness backed up by will and materialized by muscle. Motor education is the highest form of education or intelligence because it represents a combination of thought and action, knowing and doing, perception and performance.

Skill, rightly considered and fully appreciated, represents materialized well-ordered thought. It represents ability to know and perform, and not merely the perception of knowledge. Indeed it is the final test of knowledge, for until knowledge is proved by production of some sort, it remains questionable and uncertain. Skill is the proof of the knowing.

Any one who can write long hand well will have no difficulty in learning to execute shorthand characters well. And anyone who writes shorthand skillfully will with comparative ease learn to write a good, plain, rapid, practical longhand. Moreover, skill in either long or shorthand will aid in typewriting, and vice versa.

It is well therefore to recognize the fact, and to impress it upon the consciousness of pupils, that the acquisition of skill in any art is an asset which may be drawn upon at any time in the learning and performance of any similar art. This fact fully recognized and appreciated by teacher and pupil will do much to stimulate interest and encourage confidence in the effort to acquire proficiency in writing, shorthand, or typewriting, and any similar or kindred art.

Asked and Answered.

The following questions were recently asked the editor by a West Virginia professor, and the answers are given. They make a "sound" like some "examining board" that knows as much about real writing as a Philipino pickaninny about independence.

I

How can penmanship be made an effective means of teaching reading? Ans. It can't. The question is inconsequential. It may be pedantic but it isn't practical.

II

What is the relation of penmanship to other modes of expression? Ans. It's a substitute for speech—much slower but more exact. Its function is to express and record thought.

III

Show the variations in methods of teaching penmanship in the primary and grammar grades. Ans. Primary penmanship should be large; grammar penmanship should be small. The former should be faster than the latter.

IV

What are the means and ends of teaching penmanship? Ans. The means are study and practice, form and movement; the end, legibility and rapidity, grace and ease. Many more might be mentioned.

Practical Lessons in Practical Writing

DUFF'S COLLEGE. E. W. STEIN. PITTSBURGH, PA.

Specimens Criticised by Mr. Stein.
Mail so as to arrive in Pittsburgh by the twentieth of each month.

Lesson No. 3.

Always put forth your best efforts in learning to write. Do all your writing the best you can. Never write slovenly or carelessly. The only difference between writing well and poorly is care. Practice does not make perfect, if this were true bookkeepers who have practiced for ten or fifteen years would be professionals but we know they are not, therefore, "Careful, persistent practice brings improvement" is the modern version.

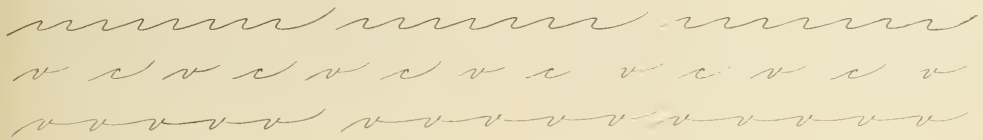


Plate 13. The compound curve in this exercise makes it difficult; try to get a turn both at the top and bottom *v* is finished the same as *w* with a little dot at the top. Use care in your spacing both in the letter groups and words. Keep the down stroke in c almost straight. Be sure you get a dot at the top where you stop. Do not raise your pen in making this letter.

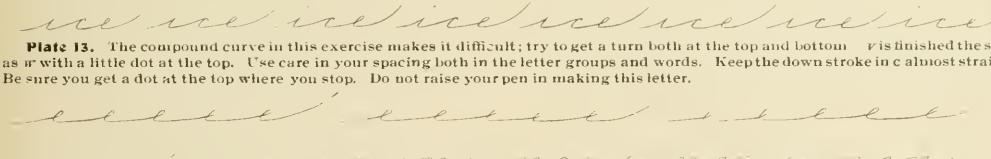


Plate 14. The light in the middle of e is the part that makes it legible, therefore, have plenty in it. Keep the down stroke nearly straight as in *i*. The word drill in this plate should be practiced well. Make careful comparisons with the copies and try to equal them in legibility and smoothness.

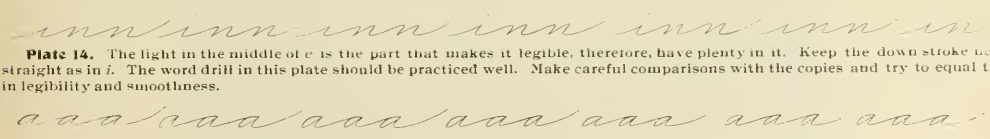


Plate 15. Close *a* at the top, make it unlike *o*, the second line will give you some drill in the unlikeness of these two letters. Do not have any angles at the tops of *m* and *n* in writing the words. Pay some attention to finishing strokes, try to get them strong; throw your pen off the paper while it is in motion. Start *r* the same as *m*, retrace the down stroke and finish the same as *r*. This is a rapid style of *r* but you must use care in making it until you have mastered the form.

xxxx xxxx xxxx xxxx xxxx
examine examine examine exami
unicei oa unicei oa unicei
ssss ssss ssss ssss ssss
summer success rescue scarce sure
cameo snow curve some oxen roar

Plate 16. Review the compound curve exercise at the top of Plate 13. Cross *x* upward. I have here given you some of the letters that are easily made to resemble each other. See how plain you can make each individual letter. Put plenty of curve in the up stroke of *s*; finish the down stroke with a dot. You can raise your pen at the bottom if you wish, but do not disconnect them. You should now be able to write words quite well. Take just one word at a time and write a dozen or so lines of it before taking up another.

31 — 56 — 74 — 60 — 82

1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4
2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4
1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4
1 2 3 4 5 6 7 8 9 0 1 2 3 4 5 6 7 8 9 0 1 2 3 4
47 47 47 47 47 47 47 47 47 47 4
90 — 31 — 56 — 82 — 10 — 16 — 34 — 75 — 24 — 96 — 7

Plate 17. Write the figures in their regular order. Get accustomed to writing them in columns so they could be added. Increase your speed until you can write fifteen groups from 1 to 0 a minute then reverse them, starting at 0 and going to 1.

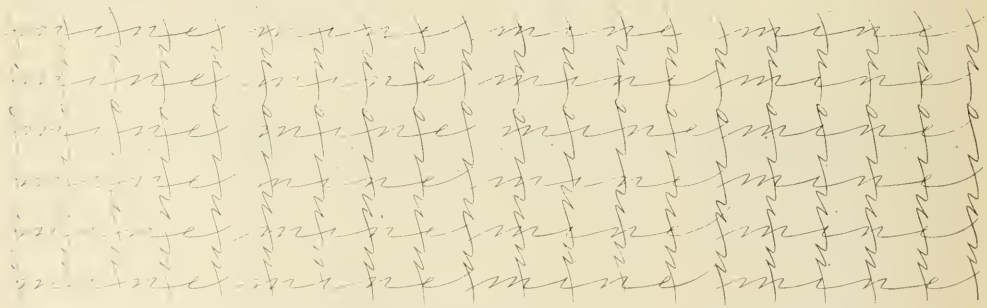


Plate 18. This plate will be a valuable drill in spacing. How well can you do it? Send your best work for criticism.

It is my desire to leave nothing undone in this course of lessons that will be beneficial to the student, therefore, I find that since writing the general instruction for this lesson there are some things needed.

I presume that all the boys and girls following these lessons have their eye on a certificate at the end of the course. Unless you have already made inquiry, send to the publishers, Zaner & Bloser, and get a copy of "How to obtain a Certificate."

Do not throw away the old numbers of your EDUCATOR. Keep them for further on—they will be of use in your course. Put your name and address on each sheet of practice paper sent me.

Do not be afraid to ask questions about your work. Anything that I can do to aid you will be freely done.

Keep up your practice on Lesson 1. That can be reviewed often, and while freedom and ease are necessary, remember the ultimate end of practicing exercises is to get absolute control of your arms. Be accurate Throw into your work a keenness for detail that will be productive of results. Do not send carelessly arranged work. Get down to business. Show by your work that you have done some planning and thinking. I have criticised your work critically. Now, be sure that it benefits you; if it does not, then we are both wasting time. This month will tell. Let us see who will send me the best practice work this month. Make an effort and watch the result.

I. F. W., N. C. Your work was very good. No special criticism. Keep up the standard you have set and you will become a fine penman.

A. F. B., N. J. Strive to have all your writing rest on the base line, then by being careful with the height, as well as the slant of your letters, you should improve your alignment.

E. G. W., N. J. You did not send enough work but what you did send shows considerable ability. Send more next month.

R. M. K., N. J. Your work, as a whole, is very good. Capital *E* and the plate on figures should be reviewed.

H E., Ohio. Better ink will improve your work. Do not grip your pen so tightly and your lines will be more uniform in strength.

O. J. L., Ohio. You need more practice on movement exercises. I would advise you to practice the entire lesson 1 again and read instructions carefully. Make a slight dot at the beginning of capital *E*.

A. R. S., Ohio. Your work is very fine, possibly the best I received. Practice capitals ⅔ of a space high. Hope to greet you next month.

T. M. McT., Ohio. You should become a fine penman if you continue your efforts. Avoid the hook on the initial stroke of capital *O*. Make figures smaller.

L. W., Ohio. Capital *E* was the poorest feature of your work. Study the form given in the copy. Finish this letter with considerable force and throw your pen off the paper while it is in motion.

C. B. M., Ohio. Your practice work shows strength and effort. Come again.

H. A. G , Ohio. Arrange your work for criticism the same as in the copies. Send me more of your practice. Use plenty of care and you can do better work.

E. T. H., Ohio. Do more work on lesson 1 and try to get the same result as in the copy. Use more speed in the movement exercises and make your figures much smaller.

M. A. McB., Ohio. Give some attention to the small loop in the middle of capital *E*. Capital *O* is too large, as are also the figures.

R. P. K., Ohio. Better paper will aid you. Get some Zanerian practice paper and you can improve your work at least one-half

A. J. M., Pa. Use heavier ink and aim to make each line uniform in strength both in exercises and letters. Your movement is good and you should succeed nicely with this work.

H. M. H., Pa. Study the form of capital *E* closely. You need more practice on this letter. Use a better grade of paper. Come in and see me.

M. N. S., Pa. Be more accurate with your exercises, especially the smaller ones. Make figures smaller.

G. W. G., Pa. Very good work. Stick closely to the copies and do not do any random practice. Capitals *O* and *E* need more practice.

W. J. S., N. Y. Your paper is too soft, use a better grade and you can do much finer work. Keep slant of ovals uniform. Make figures smaller.

A. M. H., N. Y. Your work is very good. Send on your practice for this month and in the meantime review lesson 1.

F. W. S , Neb. Send more practice this month, at least one line of each copy. I cannot tell what you can do unless you send me plenty of work.

R. H., Neb. The work you sent was very good but not enough of it. Give me more this month.

M. G., Ia. Your violet ink is all right for practice so long as it flows smoothly. Fine work you did with it. Continue.

S. G. B., Ia. Good work on exercises but your capitals are weak. Put more force and strength in them.

L. R. N., Mont. Give the size of your work careful attention; accuracy is just as important as freedom. Better paper will aid you.

H. E. M., S. D. Finish capital *E* while your pen is in motion. ⅔ of a space is the proper size to practice capital letters.

H. A. B., Mo. Very good work, Mr. B. Yours was among the best. Capital *E* is a little weak. Use more speed in making it.

E. W. M., Wis. In order for me to criticize your work I should have at least as much of it as you find in the copies. Send more this month.

A. B., Wis. You are using poor ink for business writing. Practice for accuracy as well as freedom in the exercises. Your figures are much too large.

F. M., Wis. Send more practice this month. Use better ink and you will get better results.

E. L. K., Wis. Good work. The ruling on your paper is all right. Notice the dot at the beginning of capital *E*. Figures are weak.

T. J. D., Tex. I am glad to have you on my list. Do your best and you should win a certificate.

H. N. W., Mass. Make all extended ovals more compact. Keep the lines as close together in your work as they are in the copy. Figures 7 and 9 should extend below the line just a little.

W. F. A., Mass. Your work is good but the arrangement of it is poor. Try to improve it this time.

C. E. W., Conn. You have the right spirit in you to make a penman. Get some Zanerian practice paper, narrow ruled, and you can surprise yourself at the result.

H. E. T., Conn. Be more accurate with your exercises and do all your writing a little smaller.

W. A. D., Conn. Your work has quite a professional appearance and by properly directing your efforts you should acquire an elegant hand writing.

J. P. D., Conn. Try to get your up strokes the same in strength as the down strokes. Figures are too large. Try on this lesson.

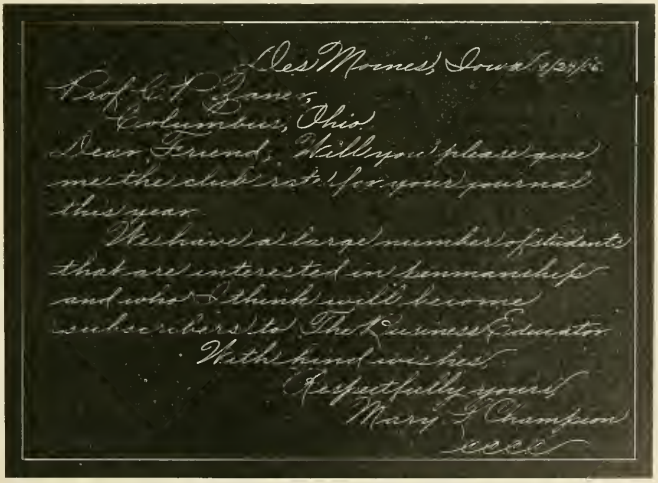
L. U., W. Va. Your movement exercises are fine, but you need to work more on capitals *O* and *E*. Follow the copies closely and do not use more than one style of letter.

A. C., Minn. Very nice work. Use better paper this month.

C. V. B., Mich. Watch the size of your work. Keep it uniform. Send me some practice from each plate.

C. V. B., Grand Haven, Mich. Follow the work given in each lesson. Your practice is very good, but you should confine your efforts to the copies presented.

T. J., Tenn. Your work on exercises is better than capitals. Review the capital letters and figures.



Some splendid business writing from one of America's most skillful lady penmen, Miss Mary Champion, Capital City Commercial College, Des Moines, Iowa.

Supplementary Lessons in Business Writing

CENTRAL HIGH SCHOOL. A. B. Lehman ST. LOUIS, MISSOURI.

Specimens for Criticisms should be sent to Criticism Editor by the first of each month

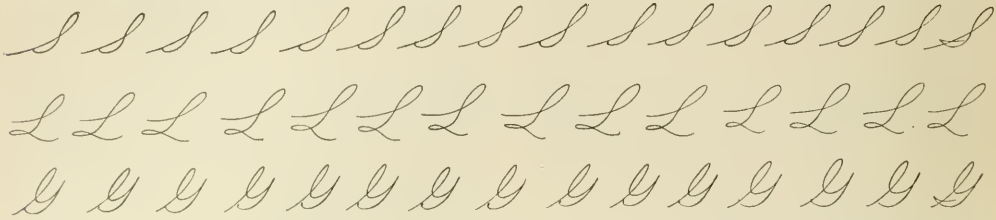


Plate 30.

S and *L* are usually considered very hard letters to make but this difficulty is easily overcome by practicing carefully on the stem part which is the same in both letters. Cross the lines in the middle of the letters. Finish the oval part of *G* by closing it on the right curve and make all your letters like the copy without shading.

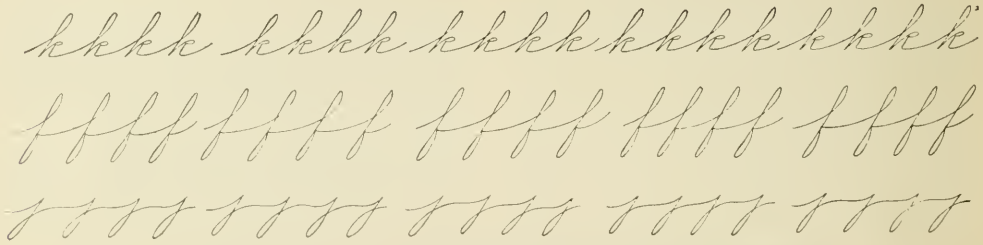


Plate 31.

The beginning of the *k* is the same as in the other loop letters. Give considerable thought and practice to the finishing of the *k*. The *f* is a double loop, cross the first loop 1 space above the line and close the lower loop on the line. No other way will do. Also make the long downward line straight, allowing just enough for neat and graceful turns at the end.

The *j* should be dotted one space above the line. The engraver cut the dotted line off but it should be there. Join 4 or 5 letters without lifting the pen.

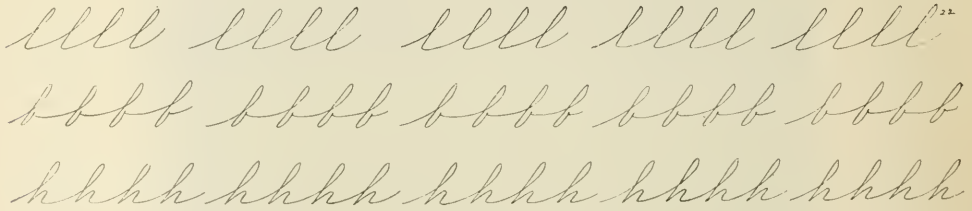


Plate 32.

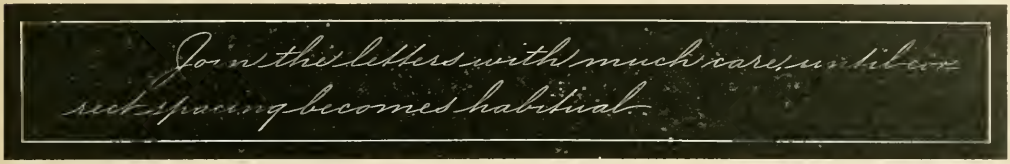
The loop letters must be made according to some definite model or form. It is a matter or regret to me at least to know that almost all kinds of shapes and sizes are being made a hobby at the present time. Ligibility in writing consists in distinctness of formation, which in some cases is largely determined by the size of the letter. The small *e* and *l* are made so nearly alike in form that no one can tell the difference, size only determines which is which, so let us establish the standard system of spacing, which is the best as a standard; that is, all loop letters and capitals should be 3 times the height of the short letters. This will permit of a little variation in size, a little taller or shorter as the case may be, without impairing the legible and graceful form of the letters. This system of spacing should be observed. *l, b, h*, on this plate all begin alike and end same as the small *r* and *n*. See that you make a turn wherever it is required, they are neccessary for graceful letters as well as legible writing.

FROM A TO Z IN

Professional Business Penmanship

Becker's Business College BY MR. S. M. BLUE Worcester, Massachusetts.

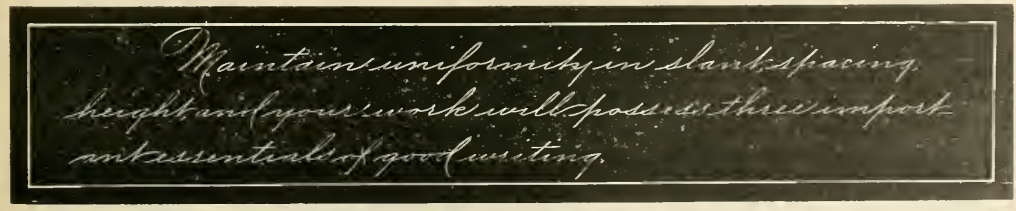
WITH EDITORIAL COMMENT.



Spacing is an important element of writing. It makes writing more readable and more pleasing to the eye. The space between letters should be wider than in the letters, and the space between the words should be wider than between letters. Watchfulness of this essential will result in uniformity in spacing of letters, words, and sentences. These naturally lead to uniform margins, and a pleasing arrangement of the page as a whole. Watch spacing.

Employ enough arm movement to make writing graceful and enough speed to keep the lines free from kinks and nervous lines Broken, shaky lines are to writing what hesitating, stuttering, stammering sounds are to speech. Do you wish to be classed with the stutterer? Then speed up, and use arm movement, and manage the pen skillfully. It's a matter of training, and training is the result of intelligent study and practice.

Always keep the cart behind the horse. Ornamental penmanship as properly follows business penmanship as the cart the horse. Lay the foundation good and plain and substantial, and then you can surmount it with as much ornament as your time and perseverance and inclination may warrant. See how accurately you can execute the minimum letters, then the extended forms, and lastly the capitals.

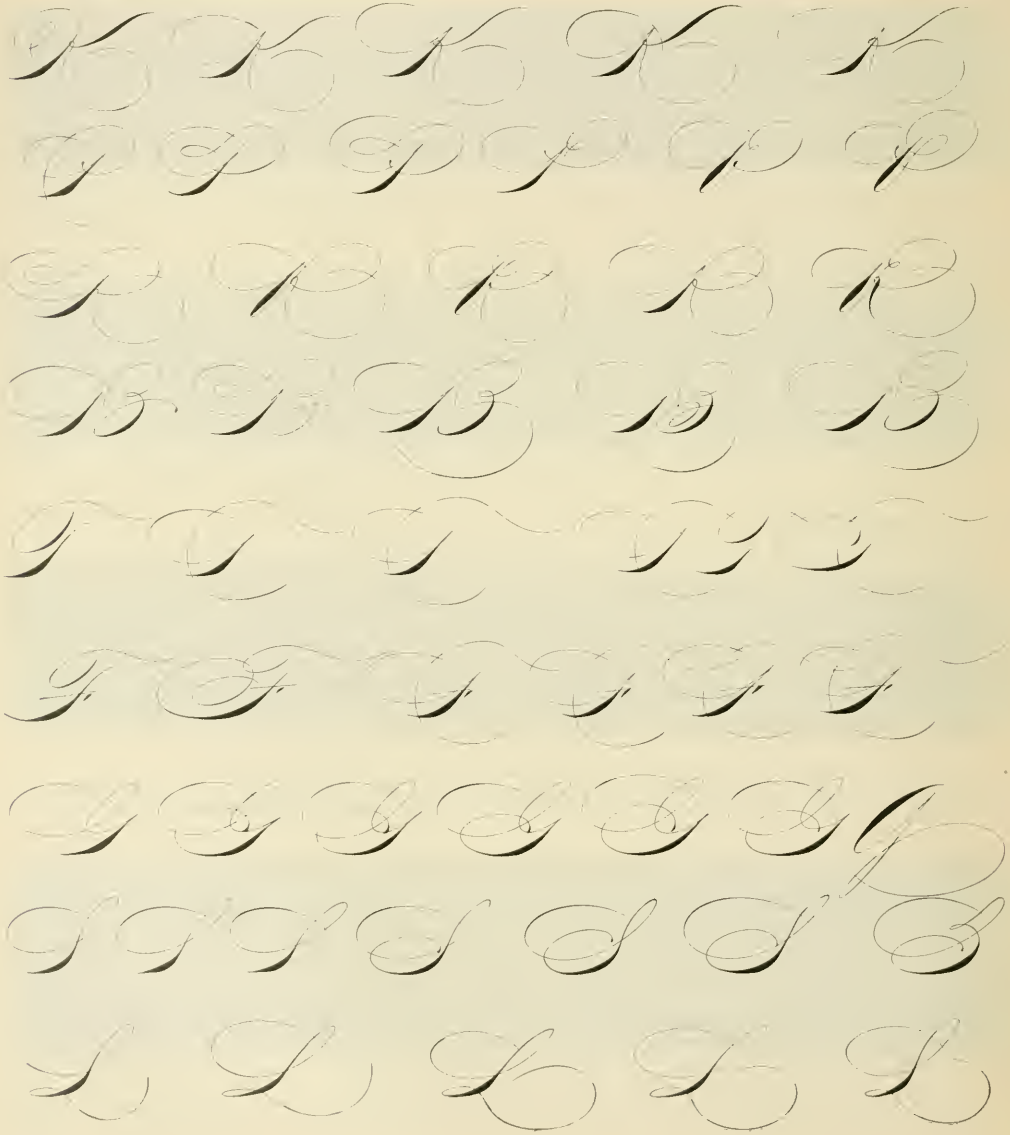


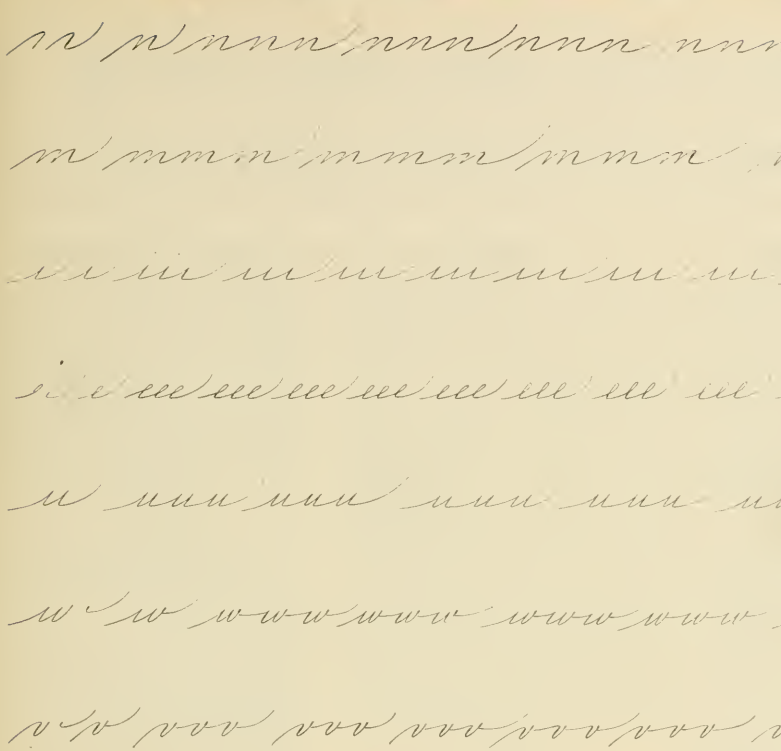
Watch particularly the slant of your loop and extended letters, the spacing between the letters and words, and the height of the minimum letters, and your penmanship will improve without delay. Be as careful in finishing words as in beginning them. Be watchful at all times. "Eternal vigilence is the price of excellence" in writing as well as in other things.

Lessons in Ornamental Penmanship

T. COURTNEY
STRAYER'S BUSINESS COLLEGE,
WASHINGTON, D. C.

Specimens for Criticism should be sent to Mr. Courtney by the first of each month.





I wonder whether you are acquiring a light artistic touch? The appearance of ornamental writing depends largely on the quality of your hair lines — whether they are light, smooth and life-like. See that you keep your nerves steady by careful attention to your health and habits. Don't try to advance more rapidly than your progress admits. Spend sufficient time on each letter to make decided improvement before trying the next. Sometimes you may find it advisable to practice for many hours on a single letter. The second part of *K* consists of two compound curves. The little loop is small and round and joins the first part at a point about two-thirds the height of that part. Several styles of *P* are given. Select for your standard letter the one you like best and can make easily. Note the difference in size of the loops at the top of fifth and sixth *P*'s. Some penmen prefer the fifth letter with a small loop, others prefer the sixth letter with a larger loop and parallel lines. The *R* starts like the *P* and ends like the *K*. The first and fourth letters are both very practical and artistic, and are the easiest styles to make. The *B* is very similar to the two preceding letters. Many fail in this letter by getting the top too large. The difficult part of *T* and *F* is to get a good cap or top, and to have it properly adjusted. Make the loop of *G*, *S* and *L* long — nearly two-thirds the length of the letter. The down stroke of *S* and *L* is a compound curve, and the point where this stroke changes its direction from a left curve to a right curve is just where it crosses the up stroke. Read that sentence over again, look at these two letters and see whether you grasp my meaning. The small loop on the line in *L* is flat and horizontal. Shade low on these letters. Study the copy.

We have now completed the capitals and will take up the small letters. These require an entirely different movement from that used for capitals. The forearm must never be raised from the desk. The movement is a combination of the arm movement and the finger movement. The individual strokes should be made with a firm, decisive movement. The hand or arm should be frequently shifted and the pen raised; but in replacing the pen, care should be taken that no breaks remain in the lines to show where pen was raised.

At the beginning of the line of *n*'s is shown the place where pen may be raised in making *m* and *n*. These two letters should be quite well rounded at the tops. Note that the down strokes of small letters should be parallel. Be sure to get a decided loop in *e*. Notice carefully the finishing stroke in *r* and *w*.

Criticisms.

A. E. S., New York. Am glad you are going to follow our course of lessons, and trust you will be entirely pleased with the results. For ornamental writing you should use wide ruled paper, and make your letters somewhat larger. Shade heavier. Your *A* slants too much. Down strokes of *O* should be parallel.

W. A. D. Your work is good, and there is no reason why you cannot soon be a very fine penman. One thing in particular that I admire about your work is the neat arrangement. Neatness counts for a great deal. Shade on *A*, *C* and *D* too high. Shade on capital stem too long. Your *D* is too wide and the horizontal oval with which the letter starts is too small and not high enough. Come again.

H. G. R. Baltimore. I see no reason why you cannot become an excellent penman. Your business is very fine. In your practice on the ornamental style, take your time in forming the small letters, and it will do no harm to use your fingers in connection with the arm. Your shades are too long and scarcely heavy enough. Your ink is too pale. Let me hear from you every month, and I shall be glad to help you all I can.

EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

A Letter with Comment.

EDITOR:—

Being a bank clerk, and having done some teaching of writing and bookkeeping evenings, I would suggest that you give us some articles on Banking.

I am interested in learning how to keep my nerves in the best of condition for long, steady and tedious brain work. I do not smoke, chew tobacco or drink intoxicating liquors.

I work steady on my ledger from 8:30 A. M. to 5:30 P. M. With twenty adding machines, clerks talking, hustling and noise, one needs good strong nerves to live long.

I may not have to work in a bank all my life, but while I am there, I feel bound to be interested in my work. I always receive an inspiration from reading THE BUSINESS EDUCATOR.

Very truly yours,

This letter contains a number of wholesome thoughts and suggestions. It was written by a young man who will doubtless succeed well in this life, and consequently in the one to follow.

In the first place, we will consider the "Banking" question, and hope to comply with the request in due course of time.

In the second place, the ability to keep cool under trying conditions is a most desirable and necessary thing to do these days of strenuous living. And it seems to us that you have made a good beginning in this direction. Concentrate your thought upon your immediate task and the rattle and bang and click and talking about you will not reach your real or inner self. Then, too, when some one disagrees with or opposes, or misinterprets your motives, think the proverbial "twice" before you speak and then endeavor to give the one concerned "the benefit of the doubt" before adopting any radical measures.

But there are times when a quick, firm conclusion and answer are necessary, and you need then to be equal to the demands, but let your inner self be calm.

In the third place, you do well to cultivate the habit of being interested in your work. This relieves the tedious details of your routine work from drudgery and helps you to grow in power and to grasp opportunities when they come your way as they have already done and as they will continue to do so long as you prove yourself worthy.

In the fourth place the letter should make it plain to ambitious young men that there is work in the bank as well as elsewhere, and that it is not as much of a "snap" as it sometimes appears. Then, too, it takes more ability now to get into a bank and hold the position than it did formerly, for, despite the many defalcations of which we read, character counts for more today than ever before.

Young man, stick to the "clean life" resolve, and at no time in the future will you even have cause to regret it. Our best wishes to you and all others who are ambitious, upright, and not afraid of work.

Grace.

In the transition that is taking place from slow to free writing in the public schools, there must necessarily be a shift or change of ideals and ideas on the subject of teaching writing. By the copy book method, accuracy has been the ideal, but rarely ever attained, and when attained always lost when free writing was attempted, as is necessary in the grammar grades, high schools and in business life. Accuracy in the sense in which it has been used, necessarily means slowness and consequently crampedness. Practically all writing has been judged by the standard of accuracy, and as a result pupils wrote slowly when they knew their writing was to be graded, and freely and frequently scrawly when they knew it was not to be graded. It led to one kind of writing during the writing period (if script drawing can be called writing), and to quite another kind of writing during the other periods. Accurate writing and free writing are inconsistent inasmuch as it is impossible to write freely and accurately. It is, however, possible to write freely, and even rapidly and gracefully; and graceful forms mean good forms in a double sense; good in form, and good in execution.

And this but emphasizes the true essentials of good writing, which are form and freedom. Teachers of movement would therefore do well to hold up gracefulness as the ideal, rather than accuracy. Pupils can be neat and careful while writing freely, just as well as when writing slowly. Graceful writing does and should not mean sloven or careless writing. We believe therefore that you would do well to keep grace or gracefulness before your pupils as the ideal for practical writing.

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BOOKKEEPING, R. M. Browning, C. P. A., Sadler's Bus. Coll., Baltimore, Md.

LAW, Wm. C. Sprague, Detroit, Mich., Sprague's Correspondence School of Law.

TYPEWRITING, A. C. Van Sant, Omaha, Nebr., Van Sant's School of Shorthand.

HISTORIAL, F. E. Vaughan, 203 Broadway, N. Y.

PEDAGOGY, Chas. T. Platt, 1201 Washington St., Hoboken, N. J.

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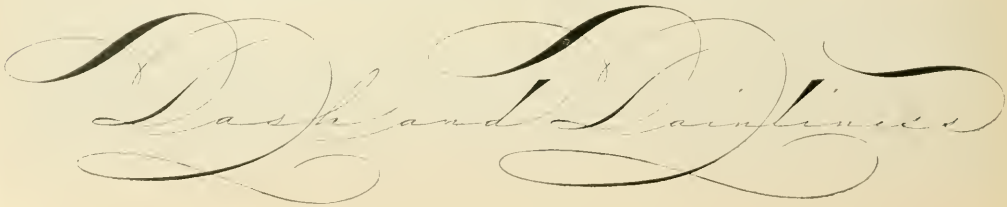

EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editoral frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or origioality strikes you. We await your contributions with cordial anticipation.

Prosperity and Progress.

For some years past we have had news of increasing attendance in Commercial Schools, public as well as private, but if we may interpret aright the many reports contained in our daily mail we feel safe in saying that this seems by all odds the best year commercial education has experienced, and consequently the most prosperous one private commercial schools have enjoyed.

And no one is more pleased to learn of this than the publishers of THE BUSINESS EDUCATOR. We believe business educators have earned this increase in patronage, and that therefore they are but coming unto their own. We earnestly hope and sincerely believe that this may continue indefinitely.

But as implied in the caption of this observation, there has been progress as well as prosperity within our profession. Whether or not the progress has been in the proportion of the increased attendance and revenue, we shall not attempt to determine. But on the whole we believe there has been some progress, and it is but natural to suppose that this, too, will continue.

Certain it is that the real prosperity of commercial schools in the long run will be dependent more upon the progress made within the science and art of commercial teaching, and upon the method of conducting such institutions, than upon the mere prosperity which may prevail in general about us. Let us not forget in the hour of our prosperity, that short courses, superficial instruction, shrewd bargaining with prospective patrons, misrepresentation concerning competitors or systems of instruction, indiscriminate guarantee of positions, employment and sanctioning of unprincipled solicitors can do commercial education and commercial institutions no good, but on the contrary much harm.

Of these things, and many more, we shall speak frankly and we trust truthfully and courageously from time to time. Your co-operation is needed, desired, and hereby solicited.

But please to stick a pin here; prosperity in our line will continue a reality only to the extent that we progress.

Selected.

It is not often that we introduce in these columns material of a general or somewhat foreign nature from that of business education, but the enclosed poem sent by our friend Mr. C. H. McGuire, Kansas Wesleyan Business College, Salina, Kans., breathes such a wholesome, broad, liberal, and progressive spirit that we felt sure our readers would thank us for "passing it around".

Mr. Carruth, professor of Germanic Languages in the University of Kansas, is evidently a man much above the average and from whom more will no doubt be heard and known. We hope he has but begun, and that the great Middle West may find in him a spokesman for its wide and fertile prairies, and its rapidly developing, broad-minded, fearless people.

Each in His Own Tongue.

A fire mist and a planet,
A crystal and a cell,
A jellyfish and a saurian,
And a cave where the cave men dwell;
Then a sense of law and beauty,
A face turned from the clod—
Some call it Evolution
And others call it God.

A haze on the fair horizon,
The infinite, tender sky,
The ripe, rich tint of the corn fields,
And the wild geese sailing high—
And all over upland and lowland
The sign of the golden rod—
Some of us call it Autumn
And others call it God.

Like tides on a crescent sea beach,
When the moon is new and thin,
Into our hearts high yearnings
Come welling and surging in—
Come from the mystic ocean,
Whose rim no foot has trod—
Some of us call it Longing
And others call it God.

A picket frozen on duty,
A mother starved for her brood,
Socrates drinking the hemlock,
And Jesus on the rood;
And millions who, humble and nameless,
The straight, hard pathway trod—
Some call it Consecration
And others call it God.

WILLIAM HERBERT CARRUTH.

Solicitors and Soliciting.

Every business seems to have its seamy side. That of the private school is not an exception to the rule. Competition here, as in other lines, becomes at times and in places seriously strenuous, even in good times, not only to the opposing schools and principals, but to the good of the cause we know is a just and needy one — commercial education.

What the seamiest side of the seamy side is depends upon your point of view. Some think the "guarantee position" is the most unprofessional and injurious part of our business, while others think that "short courses" and "easy systems" do more to prejudice and mislead than any other one thing. And then there are those who honestly believe that the "professional (unprofessional) solicitor" is the limit of unrigheousness and undoing in our beloved calling.

And what makes the latter appear even worse than the solicitor's own extravagant promises and at times intemperate habits, is the fact that the employers of solicitors justifies such service primarily "because my competitor does." This implies much—a *theory* and a *condition* which do not jibe. We have known good schools and conservative, conscientious, progressive proprietors see their legitimate patronage literally stolen by smooth promises and misrepresentations, and so have *you*, if you have been observant, or unfortunate enough to figure in such a position.

In such a condition two courses are open for you to pursue: one is to wait until the public stops long enough to discriminate between the superficial and the substantial; between the one who promises and the one who does; and the other course to pursue is to employ a *solicitor* to secure your share of the business and an honest living. And you further resolve to employ only honest "solicitors." But in due course of time your honest (?) solicitor finds that he can meet untruth, misrepresentation and exaggeration with like arguments, and soon falls into the habit of securing patronage any way he can. And then, for awhile at least, you excuse yourself by endeavoring to treat and instruct your pupils well, no matter how they are secured. But in due time your honest solicitor brings to your door, money in hand, boys in short pants and girls scarcely in their teens, not yet out of the grammar schools, and you accept them, fearing that if *you* don't your competitor will.

But the greatest harm is done to

(*Continued on Page 24.*)

LESSONS IN

Practical Arithmetic

W. E. WHITE

VICE PRES. GEM CITY BUSINESS COLLEGE, QUINCY, ILLS.

LESSON III. MULTIPLICATION.

Every bookkeeper or business man finds himself working at a serious disadvantage in making many practical calculations if he has not mastered the standard contractions in multiplication. The usual operation of multiplication consists in multiplying each figure of the multiplicand successively by each figure of the multiplier and then adding the partial products for a complete product.

COMMON METHOD

```
  342
  563
 1026
 2052
1710
192546
```

In this solution observe that 342 is first multiplied by 3 units, making 1026 units; the 342 is next multiplied by 6 tens, making 2052 tens; and 342 is finally multiplied by 5 hundreds, making 1710 hundreds. The sum of the several numbers is the product sought.

All are of course familiar with the principle of multiplying when ciphers are found at the right of one or both the factors.

Here observe that the significant figures of the two factors are multiplied as though the ciphers were wanting, and then they are all suffixed to the product. This principle emphasizes the fact that there are always as many ciphers at the right of a product as there are ciphers to the right of all the factors of that product.

EXAMPLE

```
3400
 260
 204
  68
884000
```

To multiply any number of two figures by 11.

EXAMPLES

63x11=6(6+3)3 or 693
84x11=8(8+4)4 or 924

Simply write the sum of the two figures of the number between the two figures of the multiplicand, carrying as usual.

To multiply a number of more than two figures by 11.

EXAMPLES

3487x11=3(3+4)(4+8)(8+7)7 or 38357
27214x11=2(2+7)(7+2)(2+1)(1+4)4 or 299354

Write the units' figure at the right, then the sum of the units' and tens' figures, then the sum of the tens' and hundreds' figures, then the sum of the hundreds' and thousands' figures, then the thousands' figure, etc. Carry as usual.

EXAMPLES

385x1000=385000
1784x100=178400
27 342x100=2734 2

When the multiplier is 1 followed by one or more ciphers, the ciphers are simply suffixed to the multiplicand. If the number to be multiplied has a decimal fraction in it, simply move the point to the right as many places as there are ciphers in the multiplier.

EXAMPLES

277x 99=(27700—277) or 27423
348x998=(348000—(2x348) or 347304
391x102=(39100+(2x391) or 39882

When the multiplier is near to 100, 1000, etc., ciphers are suffixed as though the multiplier really were the round numbers, 100, 1000, etc., and the result is then corrected by subtracting or adding as many times the multiplicand as the multiplier is less or more than the round number.

Multiply 3482 by 103

OPERATION

```
3482
 10346
 ------
358646
```

When the multiplier is composed of but two significant figures and one of these is 1, set the number to be multiplied, and under it in proper position as to units, tens, etc., set the product of the multiplicand and the larger significant figure of the multiplier. Add to get the product. The contraction consists in not writing the multiplier at all.

Multiply 7489 by 3001

OPERATION

```
  7489
 22467
 -------
22474489
```

In the first operation the 3482 is considered as 348200 (the ciphers need not be put down) and 3x3482, considered as units, is set under it and added. In the second operation 7489 is considered as units and 3x7489, considered as thousands, is set under it and added.

Multiply 842 by 63

OPERATION

```
  842
   70—(63+1/9 of 63)
 -----
 58940
  5894  deduct 1/10 product by 70
 53046  true product by 63
```

Should the multiplier be a multiple of 9, as 18, 27, 45, 90, 720, etc., increase it by $\frac{1}{9}$ of itself, and multiply by the resulting round number, after which subtract $\frac{1}{10}$ of the product.

Note here that $\frac{1}{10}$ of the product is always the same figures as the product, moved one place to the right.

Multiply 3472 by 366

OPERATION

```
  3472
   366  (36–6)
 ------
 20832  product by 6
124992  6 times product by 6 (36)
 -------
1270752
```

Should one part of the multiplier be a divisor or multiple of another part, multiply by the most convenient part, and then multiply that product by the number of times the factor already used is contained in the next part; so continue until all the parts are used. The sum of the several products is the entire product.

Multiply 24863 by 1263

OPERATION

```
  24863
   1263  (12–6–3)
 ------
  74589  product by 3
 149178  twice product by 3 (or 6)
298356   twice product by 6 (or 12)
 --------
31401969
```

This principle often saves considerable time and labor especially when the multiplier is large. With a little ingenuity a multiplier may often be separated into parts even when the parts are not exact multiples of other parts.

The multiplication table may be learned farther than 9x9 to very good advantage. Some who wish to multiply very rapidly learn the table as high as 12x20 with all intermediate products. This adds wonderfully to one's ease and speed with large numbers.

When two figures are to be multiplied by two figures, as is often the case in invoices of goods, the ordinary work of multiplication is greatly shortened by cross-multiplication, which consists in getting the result without partial products. The principle is not confined to two figures by two figures, but may be used in larger numbers with the same ease as in the smaller, especially after some practice is had.

Study carefully the mental analysis for each of the following problems and you will soon be skilful in cross-multiplication.

```
EXAMPLE     MENTAL
   35       Say 6x5    =30
   76       6x3+7x5+3=56
  ---       7x3+5=26
 2660
```

Note that the units are first multiplied by the units, the right hand figure set in the product and the left hand figure carried. Next, each unit figure is multiplied by the opposite ten figure, the sum of the two products is mentally found and the carrying figure added; the right hand figure is set in the product and the left hand figure retained to carry. Finally, the tens are multiplied by the tens and the carrying figure included in the product, both figures being set to complete the product.

```
EXAMPLE     MENTAL                  Say 9x2=18; set 8, carry 1
  342          9x2    =18           Say 9x4=36, 6x2=12, 36 &
  569       9x4 & 6x2 & 1=49        12=48,  48 & 1=49; set 9,
  ---    9x3 & 5x2 & 6x4 & 4=65     carry 4.
194598      6x3 & 5x4 & 6=44        Say 9x3=27, 5x2=10, 27 &
               5x3 & 4=19           10=37,  6x4=24,  37 & 24=
                                    61, 61 & 4=65; set 5, carry 6.
Say 6x3=18, 5x4=20, 18 & 20=38, 38 & 6=44; set 4, carry 4.
Say 5x3=15, 15 & 4=19; set both figures.
```

```
EXAMPLE     MENTAL
  3482         6x2    =12
    56      6x8 & 5x2 & 1=59
  ----      6x4 & 5x8 & 5=69
194992      6x3 & 5x4 & 6=44
               5x3 & 4=19
```

The last example shows a problem where the two numbers are not composed of the same number of figures. This simplifies the solution.

Here are a few problems to be solved by the method of cross-multiplication. Nothing should be written but the figures of the product as they are obtained.

28x94	975x26	191x921	9080x8310	579x290
34x85	342x35	393x831	7103x8528	900x200
42x77	852x56	296x645	1030x7037	890x197
59x66	113x57	577x757	4300x7946	789x386
67x54	215x53	429x524	9042x5055	679x275
66x43	222x14	725x322	1104x4360	568x161
75x37	145x64	623x456	2007x3193	458x553
94x28	348x48	745x113	1403x3002	346x448
83x56	158x59	940x234	2005x2554	335x331
77x93	294x63	751x622	9106x9121	223x121
69x83	304x55	521x961	5750x8316	111x232
46x64	452x72	526x423	1235x6037	405x713

When one has mastered all the contractions here shown he should be able to apply his knowledge to practical problems, selecting almost without thought the method best adapted to the case in hand.

Department of English

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Grammatical Construction.

Concord of Pronoun and Antecedent.

ARTICLE III.

RULE IX. A pronoun agrees with its antecedent in person, gender, and number.

Failure to make the pronoun agree with its antecedent, especially in number, is a very frequent error; in fact, one of the most common violations of the rules of grammar.

SPECIAL RULES:

1. When pronoun represents two or more antecedents connected by *and*, it must be plural.

EXAMPLES: Patience and diligence should have *their* places in every man's character.

When, however, the antecedents are but different names of the same person or thing, the pronoun must be singular; as, "Our friend and teacher (one person) has gone to *his* home."

2. When two or more antecedents connected by *and* are preceded by *each*, *every*, or *no*, the pronoun must be singular.

EXAMPLES: Each day and each hour brings *its* own duty. Every bush and every tree is putting forth *its* leaves.

3. When two or more singular antecedents are connected by *or* or *nor*, the pronoun must be singular.

EXAMPLES: Either Mary or Ellen will lend you *her* pencil. Neither James nor Harry recited *his* lesson well.

4. When two or more antecedents connected by *or* or *nor* are of different numbers, the plural should be placed last, and the pronoun should agree with it in the plural.

EXAMPLES: If you see him or his friends, tell *them* that I should like to see *them*. Neither the general nor his soldiers felt that *they* would be defeated.

5. When two or more antecedents are connected by *as well as*, *and also*, *but not*, or similar connectives, the pronoun must agree in number with the first.

EXAMPLES: The father, as well as the sons, believed that *he* would succeed. Honesty, and labor also, will have *its* reward.

6. When a pronoun represents a collective noun conveying the idea of unity, the pronoun must be singular.

EXAMPLE: The society will hold *its* annual meeting tonight.

7. When a pronoun represents a collective noun conveying the idea of plurality, the pronoun must be plural.

EXAMPLE: The jury were divided in *their* opinions.

8. When a pronoun represents antecedents of different persons, the pronoun must be of the first person if any of the antecedents is of the first person.

EXAMPLE: James, and you, and I will do *our* duty.

9. When the antecedents are of the second and the third person, the pronoun must be of the second person.

EXAMPLE: You and he should do *your* part of the work.

10. When two or more singular antecedents are of different gender, each antecedent must be represented by a pronoun of its own gender.

EXAMPLE: No boy or girl should neglect *his* or *her* lessons.

NOTE: Repetitions of this kind can be avoided by using a noun of the common gender and employing a pronoun of the masculine gender; as "No *pupil* should neglect *his* lessons."

11. When singular pronouns of different persons are used together, the pronoun of the second person is placed first, and the pronoun of the first person last.

EXAMPLES: You and he may go. He and I will go.

12. When plural pronouns of different persons are used together, the pronoun of the first person is placed first, and the pronoun of the third person last.

EXAMPLES: We and they will go tomorrow. We, you, and they are responsible for these conditions.

Cautions.

Anyone, *anybody*, *each*, *everyone*, *everybody*, *either*, *neither*, and *somebody* are singular, and hence require pronouns in the singular number.

EXAMPLES: Anybody in *his* (not their) senses would not have done that. Everyone of the books *is* (not are) mine. Somebody has left *his* (not their) umbrella.

EXERCISES.

Cross out the wrong italicized word and tell why the remaining word is correct.

The firm is nearly ready to move into *its-their* new building. Neither of them *have-has* paid *their-his* dues. Every season has *its-their* peculiar power of striking the mind. Neither the teacher nor the pupils felt that *he-they* had reason to regret *his-their* action. Society is not always answerable for the conduct of *their-its* members. Each pupil was asked to name *their-his* favorite flower. Each was the center of *his-their* own fair world. If anybody calls, ask *them-him* to wait. Every man is entitled to liberty of conscience and freedom of opinion if he does not pervert *them-it* to the injury of others. Any person violating this rule does so at *their-his* own risk. A civilized people has no right to violate *their-its* solemn obligations. Each gave what *they-he* could. Every one should be *his-their* own most severe critic. Every one must judge of *his-their* own feelings. Our club will hold *its-their* meeting tomorrow evening. Every citizen and soldier must be ready to guard *their-his* country's honor. The jury *was-were* divided in *their-its* opinions. Either of the boys will lend you *their-his* knife. The committee submitted *their-its* report. Not one of them saw *their-his* mistake. One or the other *was-were* wrong in *his-their* view of it. Every one should give *their-his* name every time *he-they write-writes*. Every one *was-were* given *his-their* share. Let each take *his-their* turn. Every one promised *his-their* support.

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PRINCIPLES AND PRACTICE IN

Bookkeeping and Accounting

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Bills Receivable and Bills Payable.

These accounts are in themselves quite as simple as the cash account, yet, to the beginner, they appear much complicated. So much so that we find it necessary to devote much time to vigorous class work supplementing the regular routine written work of the practice sets, and even after this we find many students well advanced in other respects whose general conception of these accounts is very vague indeed. In nearly every case of this kind we find the trouble to be a lack of ability to classify rather than of the knowledge of the principles of Debit and Credit.

Authors have endeavored to overcome this difficulty by the use of more descriptive titles, such as "Notes and Bills Receivable," "Notes and Drafts Receivable," etc. These are more comprehensive to be sure than the time honored title, Bills Receivable—so would "Money, Checks, Sight Drafts, etc.," be more suggestive than "Cash" but surely, no one would be so impractical or unconventional as to suggest the change.

The many ingenious inventions designed by authors to take the place of brain work on the part of the pupil reminds me of the following story my father tells: A person in our part of the state having quite an inventive turn, designed a corn planter. There being no machinist near by, he relied upon the village blacksmith to construct the machine which contained many steel springs and much complicated machinery. After much work and waste of both materials and time the planter was pronounced finished. The day for the trial was set and the farmers, miles around, were invited to witness the test. The start was made, and the noise of snapping springs and rattle of misfit machinery were fearful. The inventor's optimism had given way to apparent distress, and a shroud of gloom had settled over the company, when the village blacksmith, who had made the thing, with marked candor, and most remarkable enthusiasm, turned to the gentleman beside him and said, "Buck, it's a d - - - d good thing if it don't drop a grain."

I am not at all certain that the title has much bearing on the difficulty. The trouble in most part, so far as I can see it, lies in the tendency on the part of both teachers and pupils to hurry.

Writing in books is the only thing which seems to suit the pupil's idea of progress, and many school proprietors and teachers seem to be of like notion. "Learn to do by doing" is a very popular educational proverb and has long since been recognized as the correct method, especially in the kindergarten or in the introduction of a practical subject anywhere; but if we rely upon this plan altogether our pupils, limited as these are in time, will acquire at best only a meagre knowledge of accounts, since they can do (write in books) so little, compared with the field any good business college course should cover.

One period of forty minutes each day for three or four weeks can very profitably be devoted to the consideration of Bills Receivable and Bills Payable Accounts in class. Carefully graded exercises should be used, introducing first, notes, then drafts and acceptances. To aid the students in classification, I use the following:

Bills Receivable { Others' notes; Others' acceptances; Others' time drafts *on some one else.*

Bills Payable { Our notes; Our acceptances.

Very little explanation of these equations will suffice. Special attention should, however, be given to the words in italics in "Others time drafts *on some one else.*" Most authors designate these as simply time drafts. This is not a satisfactory classification, for there are time drafts with which we have to deal that are not recorded in either the Bills Receivable or Bills Payable accounts, and it is not a good plan to use any classification so broad, that apologies are necessary or exceptions to it have to be noted. I should rather, in the beginning, make my classification more specific even if a little more wordy.

Theoretically, therefore, it would take about two lessons to teach these accounts—one in classification as per above formula, and another to apply the debit and credit principles—the class being composed of pupils who have progressed far enough to know the general principles—debit when received, and credit when given.

Reasonable as this may seem in theory it will not 'pan out' in practice. Class work, lecture and drill—practice exercise for home work, this work placed upon teacher's desk before nine o'clock each morning, checked up by teacher and errors corrected by students during the day—a written examination at the end of course of three or four weeks—those who fail join the next class organized and go over the ground again; this is the sort of treatment of these accounts we find necessary to accomplish the best results.

Special features of these accounts, in the treatment of protested paper and renewal notes, should find place in the advanced stages of the course. I shall consider these along with other advanced acccunting features in a later issue. In the meantime I should like very much to receive from the fraternity some thoughts on the treatment of these classes of papers.

I submit the following interesting adjustment for solution:

A, B & C purchased jointly a quantity of coffee for $6000. They invested as follows: A, 2/5, B, 3/10 and C, 3/10, and are to share gains and losses in like proportions. Subsequently they sold one-fourth of the coffee to D of Pittsburg for $2000.00, F. O. B. Baltimore. A paid drayage and other charges $18.00. How much of the $2000.00 should A, B and C each receive to constitute them equal one-third partners in the remainder of the coffee.

NOTE: Direct all communications concerning these answers to the editor of this Department of THE BUSINESS EDUCATOR.

The following are the main features of a solution by G. J. W., Newark, N. J., of the problem submitted in the September issue:

The particulars and details of the sale should be carefully recited in the firm's day book. I would then proceed to close the ledger accounts comprising the assets and liabilities disposed of by sale through a journal entry, transferring same to an account called "adjustment account."

The journal entry follows:

Adjustment Account, Dr.,	79400	
To Plant & Machinery		15400
" Inventory		36000
" Accounts Receivable		28000
Creditors, Dr.,	30000	
Bills Payable	10000	
To Adjustment Account		40000

The cash item of $30000, received for the sale of the business should be passed through the firm's cash book, with explanations, and credited to adjustment account.

Cash entry:

Cash, Dr.,	30000	
To Adjustment Account		30000

When the foregoing items are properly posted to the adjustment account it will now show that there is a loss of $9400 on the sale of the business. As the partners are to share profits and losses equally, each partner will have to bear one half of the loss, or

A ½ of loss	4700	
B ½ of loss	4700	9400

It would now be proper to dispose of the loss through the day book and journal, making the following entry in the journal:

A—capital account—Dr.,	4700	
B—capital account—Dr.,	4700	
To Adjustment Account		9400

The adjustment account would appear as follows:

(*Continued on Page 25.*)

DEPARTMENT OF

COMMERCIAL LAW

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Landlord and Tenant.

INQUIRE INTO THE RIGHT OF THE LANDLORD TO MAKE HIS LEASE. INQUIRE INTO THE AGENT'S AUTHORITY. SEE THAT THE LEASE IS PROPERLY EXECUTED.

A tenant should see to it that his landlord's title is not defective, for he can get from his landlord no better title than the landlord himself possesses. One does not think for a moment of buying real estate without investigating as to the title, well knowing that he can buy no better title than the owner has to sell; and yet persons will take leases without any such inquiry. How does the lessee know but that the landlord's title is a mere life interest, and that the lease is liable to expire at any moment by the death of the landlord? How does he know but that the landlord's title is encumbered by a mortgage, the foreclosure of which will put an end to the lease? How does he know but that the landlord is himself a lessee with no right to sublet, or that he holds under conditions that lay the estate liable to a forfeiture for some breach? Indeed, how does he know that the landlord has any title at all?

Suppose that a lease should be made by one having no right to make the lease and the lessee went on the property and made improvements, at the same time paying rent, it might be very uncomfortable for him to find later that he was holding his lease of one who had no right to make it, that all his improvements must be forfeited to the rightful landlord, and that he was liable to the real owner for the use of the property. One taking real estate on a lease and intending to make valuable improvements should be as careful in the matter of investigating his landlord's title and right to make the lease in question as if he were buying the property. Of course this is not so necessary if a sudden eviction from the premises would do him no special harm.

It is of some advantage to know that a lessee dispossessed by reason of the defective title of his landlord has a legal claim for damages against the landlord, but this right may be of no value, as the landlord himself may not be responsible, or the lessee may not be able to prove damages that are adequate.

If it is desirable to make inquiry as to the right of the landlord to make a lease of the kind proposed, it is more desirable that an inquiry should be made when renting of one who does not claim to be the owner, but to be the agent of the owner. Not only does the lessee want to know in that case what right the landlord has to make the lease, but also what authority the agent has for making it for the landlord.

There is no room here for an extended lecture on agency, but as these talks are to serve practical purposes, something should be said to enable the intending lessee to learn the extent of an agent's authority.

In the first place, the agent must get his authority from the owner or holder of the title. It is very unsafe to take a lease from one who is the agent of an agent. In such a case it is well to know whether the first agent has the right to appoint a sub-agent with authority to make a lease. In dealing with agents in matters of real estate be careful to know either that the person making the lease or selling the property has authority direct from the owner of the title, or that the one making the lease, if not the first agent, is authorized to do so by the terms of the agreement between the first agent and the landlord.

It is important to know whether the agent making the lease is a general agent or a special agent. A general agent is one who has a general authority to transact all his principal's business, or all of his principal's business of a certain kind; as, for instance, one who is authorized to lease any of his principal's real estate as it becomes vacant. A special agent is one who has authority to do a certain act, as to lease a certain house. The distinction between a general agent and a special agent is this: One dealing with a general agent has a right to assume that he has authority to make any usual and reasonable contract in the matters intrusted to him; if he does make such a contract the principal will be bound, even though the agent in making the contract exceeds his actual authority in the particular case. In the case of a special agent's making a contract the person dealing with him does so at his peril; that is, there can be no assumption as to the extent of the agent's powers. The party dealing with him must inquire as to the scope of his authority, for if he exceeds his authority the principal is not bound. In the majority of cases, probably, agents to lease real estate are special agents, so that it is necessary for one dealing with such an agent to inquire as to the extent of his authority.

If an agent makes a lease that he has no authority to make, he is personally liable, unless when the contract was made the agent showed his authority and the tenant took his chances on the proposed contract's falling within the right of the agent to make it. In such a case the tenant is presumed to have made his own mistake.

It goes without saying that the landlord is responsible for his agent's frauds or misrepresentations.

As to the way in which the landlord must give his agent authority to deal for him it is held generally that the authority must be conferred in the same way in which the lease is required to be executed. In other words, if the agent is going to make a verbal lease, verbal authority is enough; but if he is to make a lease under seal, his authority must be under seal.

To sum up: If one takes a lease from an agent, he should know that the agent gets his authority from the proper person, that the authority is broad enough to include the proposed lease in all its terms, and that the authority has been given to the agent in such a way as to bind the principal.

The agent in making a lease for his principal should sign the name of the principal and not his own name. It is not necessary that the name of the agent should appear in the body of the lease at all. The lease is the principal's lease and not the agent's. If it is required that there be a seal, the seal must be opposite the principal's name; and if the agent signs the principal's name and writes thereunder "Per John Smith, Agent," he need not put the seal opposite his own name. The agent should never sign his own name and follow it with the expression "Agent for," naming the principal. A lease so signed is a lease by the agent and not a lease by the principal.

To be continued.

DEPARTMENT OF

TYPEWRITING

A. C. VAN SANT.

OMAHA, - - - - - - - - NEBRASKA.

Changing From The Sight To The Touch Method.

Notwithstanding the fact that the advantages of touch typewriting are acknowledged by all progressive teachers and observers, there are still some schools that have not adopted it, or are so lax in their methods of teaching it that students go from the school practically sight writers. There are also many stenographers who learned to write by the sight method and who are continuing in the old way rather than make the effort necessary to change to the touch method. To such schools and such stenographers I wish to say a few words in regard to the way in which the change can be made.

The first essential in changing from sight to touch is faith in the advantages of making the change. It requires faith to bridge the chasm between the two methods of writing. A firm belief in its advantages, and a determination to succeed, should precede any effort to make the change. If one looks upon it as "a fad and a failure" he can scarcely hope that his efforts will meet with success.

To the school that has never taught touch typewriting the change is most easily made at the opening of a new term. Students who are entering the school for the first time can easily be started on the touch method. It is best to take a firm stand in the matter and make touch typewriting compulsory with all who enter, although it may be best to allow the old students who learned the sight method to continue to write by sight if they prefer. The more progressive will be eager to take up the new method, especially if they can be convinced of its advantages. The keys of the typewriter may either be blanked, or they can be used just as they come from the typewriter agency. If the keys are not blanked the teacher will find it necessary to watch the students closely for a few days. As soon as they learn that they can write without looking at the keys, they will take a pride in keeping their eyes away from the keyboard so as to show their ability to write by touch.

The teacher who brings to his work an enthusiasm and an interest in the students, collectively and individually will be most likely to succeed. The greatest help a teacher can have in his work is the confidence of the students and a firm belief on their part that he is capable of leading them in the right way. Touch typewriting can be taught by covering the keyboard and compelling the student to write by touch, but in my estimation a far better way is to inspire the confidence of the student, and persuade him to use his will-power and learn to use the machine just as he will be required to use it when he goes out into the business world.

A good text-book should be chosen and the work required of the student arranged in a systematic way. He should be required to do his work without errors and without erasures. His progress at first will seem slower than that of the students who have been allowed to look at the keys. But the final result will far surpass that reached by the students writing by sight. Some special incentive should be provided to induce him to strive for progress, such as promotion from one class to another, or the posting of a bulletin showing the progress made. In my school I have a weekly typewriting contest in which students are allowed to take part after five or six weeks, and the names of all doing perfect work, with the number of words written, are placed on a bulletin.

The superiority of the touch system will be demonstrated in a very few weeks, and the teacher will have little trouble after that to persuade the students to write without looking at the keys.

To the individual changing from the sight to the touch method there are more difficulties to be overcome. If possible he should abandon all work for a time and take up the touch method, either in some school or by carefully following the instructions laid down in the text he has chosen. However, many are desirous of changing, who are compelled to continue work while so doing. This will take much longer, but it has been done by hundreds of stenographers in all parts of the county.

The great majority of stenographers who learned by the sight method use only part of the fingers of each hand. No successful method of touch typewriting has been devised which does not use every finger of both hands. The first task, then, for the stenographer, will be to adopt the all-finger method in his daily work. For his early practice he should select words which are written with the untrained fingers, avoiding words which are written wholly with the fingers already trained. As soon as possible he should adopt the proper fingering in his daily sight writing, continuing his practice by touch for as many hours each day as he can spare. If he can get only a few minutes each day for practice it will necessarily take him longer than if he can devote more time to it. Very soon he will find that there are many words which he will be able to write by touch, and this facility will gradually increase until he is able to write wholly by touch. The practice at first should be at a slow rate of speed, the effort being to produce each page without errors. If any considerable number of errors are made it indicates that too great a speed is being attempted. There is no real gain in writing either by sight or by touch at a rate of speed beyond that which admits of perfect accuracy.

When the stenographer first adopts the all-finger method he will probably be disturbed by an unusual number of transpositions. This is caused by the trained fingers being so much quicker in their action than the untrained ones. The faster fingers must be held in check until the slower ones have done their work. This will require slow writing. Speed may be acquired by practicing words that call into action the weaker fingers until a proper motion-balance is secured.

It is far better that this practice should be on words than on unmeaning combination of letters. It was formerly the custom in giving music lessons to teach the student to strike the keys without reference to harmony. But the more modern and sensible plan is to provide exercises which shall not only train the hand, but shall also cultivate the ear. So it is better to teach students of typewriting to write words, thus teaching the natural sequence of letters as they are formed into words.

When the stenographer has reached the point where he can write slowly by touch, the victory is close at hand. He should not be disturbed because his apparent speed is decreased. At first each stroke will require a distinct mental effort, but gradually the action of the mind and hand will become more or less mechanical and the speed will be increased.

The stenographer who has learned to write by touch has little temptation to return to the sight method. His efficiency is increased. He is able to do his work more easily. The tax on his eyes is much reduced, as he is not required to be continually changing the focus from the note-book to the keyboard and back again. He can sit in a more erect position. His hands move continuously instead of having to stop occasionally while he is reading copy.

In the cities where the schools are turning out touch writers, the sight writers are finding it necessary to take up the touch method in order to compete with the greater efficiency of the newer product.

PEDAGOGY AS APPLIED TO

Commercial Branches

CHAS. T. PLATT
PLATT'S BUSINESS SCHOOL
300 HUDSON STREET, HOBOKEN, N. J.

The Pedagogical Side of Spelling Reform

(Continued from last number.)

The report of the American Philosophical Society says: "It is evident that the great bulk of English spelling can be called so only by courtesy — only by deference to a usage that was itself deferred originally to the ignorant printers and proof readers of by-gone centuries" Professor Lounsbury, of Yale, says: "Many changes have in the centuries taken place in the pronunciation of English, and as a result we have spellings which stand for sounds which are no longer employed. The phonetic sense has been almost destroyed, and spelling has become a matter of authority — an arbitrary thing — an act of memory. The consonants alone have remained faithful; the vowels have gone to the dogs."

Apropos of the divorcement of spelling and pronunciation, I recall a story of a town in Virginia, and whether true or not, it well illustrates Professor Lounsbury's statement. The town originally was named Darby — the pronunciation agreeing with the spelling. A wealthy citizen named Enroughty, dying, left the town a valuable bequest on condition that it assume his name. The conditional gift proved a veritable apple of discord — the citizens generally opposing the projected change of name, while at the same time loth to relinquish the bounty. The matter was finally compromised by accepting the spelling "Enroughty," but linking to it the pronunciation of "Darby." A better authenticated case is that of "hiccough." The word "hiccup" is no doubt an effort at visual representation of the physical explosion. Some genius associated the physical spasm with that of cough, and produced the combination "hiccough" — which spelling is now in quite common use allied with the pronunciation "hiccup."

The truth is that our present spelling is a good deal of a "hotch-potch" — without rhyme or reason. Its glaring evils are recognized by a few leading thinkers, who have begun an organized, courageous movement for reform. All who give the subject intelligent study must recognize the extent of the evil — and the initial effort is to secure intelligent consideration; then there is almost sure to follow the co-operation necessary to bring about the reform. The lay individual, while resenting the educational burden thrust upon him by our foolish spelling, either blindly accepts it as an irremediable evil, or is so apathetic and selfishly indifferent as to be impervious to the pro-arguments, and would rather bear the ills he has than incur the effort incident to a revolution. In this spirit of apathy of passivity, rather than in any active opposition, the spelling reform movement finds its chief obstacle. Can this inert mass ever be leavened — and how? The heroic few who lead the propaganda have presented for the acceptance of the public about three hundred words involving only the most conservative changes, thinking thereby to accomplish a gradual reform. Only a few of these selected words appear in ordinary reading matter, however, and the influence is almost nil — the impression being that the reform accomplished is so slight as to be scarcely worth the trouble. And yet where is the bold pioneer who will allow his serious literary production to be printed in radically reformed spellings, while the other style is the vogue? As well expect the fashionable dames to promenade Broadway with hoopskirts and loud bustles, and the beaux to appear in knee breeches and powdered wigs and queues. These were once the fashion; but not now. If some one would only make the simplified spelling the fashion — some one having authority! It is not difficult to convince people of the advantage of a simplified spelling; but to overcome that feeling of timidity, that fear of ridicule, inseparable from conventional departures, whether in dress or what not — there's the rub. Overcoming and uprooting an ignorant prejudice is a slow, unsatisfactory method. After all, is not Mark Twain's idea (whether he meant it seriously or not) the best and perhaps the only solution of the problem. He says in Harper's Weekly: "Suppose all the newspapers and periodicals should suddenly adopt a Carnegian system of phonetic spelling — what would happen? We all know quite well what would happen. To begin with, the nation would be in a rage; it would break into a storm of scoffs, jeers, sarcasms, cursings, vituperations, and keep it up for months — but it would have to read the papers; it couldn't help itself. By and by, and gradually, the offensive phonetics would lose something of their strange and uncanny look; after another by and by they would lose all of it, and begin to look rather natural and pleasant; after a couple of years of this the nation would think them handsome, sane and expressive, and would prefer them to any other breed of spelling. For, unto the eye that can make a haystack-hoopskirt beautiful, any other conceivable horror is an easy job. * * By sudden and comprehensive rush the present spelling could be entirely changed and the substitute spelling be accepted, all in the space of a couple of years; and preferred in another couple. But it won't happen, and I am as sorry as a dog. For I do love revolutions and violence."

Why so skeptical, Mark? A person of your imagination should be more optimistic. Every day we are confronted with realizations of what but a short time ago were deemed the wildest flights of fancy. Some one (a Bell) has a vision — it appeals to a human craving — in fact, it was born of a want. The image, at first faint, crystalized in the brain of some practical genius — and, lo! suddenly it is an accomplished fact. Such transitions are well illustrated by photographic processes. An impression is received by a sensitized plate, but invisible to the eye. It lies there dormant until the talismanic touch of a chemical converts it into a reality. Spelling reform may be a vision, but it is born of a vital need and is bound to be realized. Slavery was an issue for years — with the most brilliant minds for both its advocates and for its opponents; but a solution apparently was beyond human vision. Lo! a crisis; a fiat; and it was no more. Specie resumption was a parallel case. It met the most brilliant opposition. A fiat, and it was an accomplished fact. As arguments were futile to correct evils in these and similar cases, so they will be in this case of spelling reform. A revolution — one of the kind that Mark Twain enjoys — is needed. Here is a chance for the exercise of paternalism, and I say it boldly, knowing full well the rage-provoking properties of the word. Yes, *paternalism!* And why not? The lay individual and the Government sustain the relation of child and parent. Regardless of the child's whims and fancies, the wise parent insists upon the regimen which experience has shown is essential to healthy growth. He also harmonizes family differences by laying down laws which all can with self-respect adopt as guides. The people's relation to the Government

(Continued on page 25.)

THE STORY OF

Business Education in America

By FRANK E. VAUGHAN,

203 BROADWAY, - - - NEW YORK.

No. 6. The Apple of Discord.

As has been stated, the official second annual convention of Business Educators, Chicago, July, 1865, adjourned to meet in Cleveland on July 10 of the following year. Everything was serenely lovely when the participants in that first epoch-marking assemblage grasped harmonious palms and hied them on their several ways. Alas! for the stability of our little matters mundane! Before the ink had a chance to dry on Mr. Packard's official record of that love-feast (the best ever) little clouds began to fleck the horizon. Then the angry winds of discord arose, tumbling them, scudding them over the face of the firmanent—black, ominous, blotting out the zenith, obscuring most things, threatening all things. Below, the old B. & S. Ship of State, laboring in troubled waters. Men still with us, members of that anxious crew, can show you sears from the rattling halyards and scars where bailing buckets bit into the bone. And some of them might add (Sh-h! don't say *I* told you) that there were sounds as of augers stealthily ascrew at the bottom of the hold.

I have squandered considerable time trying to get at the true inwardness of the first mutiny against the B. & S. regime. They claimed that their genius of organization and the glamour of their names were the biggest factors in the success of the local "link." Ergo, the lion's share for them. I think they were right—partly, but some of the local principals seemed to have a sneaking notion that whosoever may have put first hands on the business education plow-tail, *they* were distinctly active in the sowing of their particular fields, therefore entitled to the first fruits of the harvest. I am sure they were right—some of them.

In a letter to me dated March, 1903, "Uncle Bob" Spencer refers to this unfortunate strife as being "caused by the grasping and very arbitrary policy and proceedings of Bryant & Stratton in extending their chain of colleges without duly consulting the interests and views of their associates in schools already existing and in an evident determination to absorb or crush independent schools."

The "other fellows" didn't see it in just that light. Take your choice and help yourself. What we really know is that there ensued a fierce, bitter internicine struggle that, in my judgment, turned back the business education clock full fifteen years. All roads led to Gilead—or away from it. Woe to the Ephraimic wretch whose voice broke on "*shibboleth!*"

Robert C. Spencer led the insurgents with Elias R. Felton, his chief of staff. Silas Sadler Packard commanded the loyal legion. I have heard Mr. Packard say that in after years Mr. Spencer confessed to him an intensity of bitterness that would have found joy in the infliction of a personal injury on the adversary—"a sentiment that I came very near reciprocating," said Mr. Packard.

May I side-step a minute to record my individual impression of these two dominant figures in the business school world?

SILAS SADLER PACKARD.

Of Cassius-like physical aspect—lean, tense; nerves on hair triggers; clear blue eyes that kindled like the tail of a lightning bug and flashed clean through you (voice to match); diplomatic, persuasive, forever struggling to get rid of a certain inborn self-consciousness and acute sensitiveness (which he rightly stigmatised as a form of egotism), infinitely painstaking, always sympathetic, poetic—one of those rare beings who can dream and dream and still DO—in all company and at all times a gentleman and one of the most lovable of men.

ROBERT C. SPENCER,

Ajax-like, spaceous, rugged, unsubtile, intolerant of convention, chafing at detail, forever scanning his moral horizon for the Castle of Truth; flinging himself to its defense whenever, however, by whomsoever assailed.

That must have been a scrap to stir the red corpuscles—the sword of Saladin against the battle-ax of Richard. I don't know which licked, but we all know that these two master spirits of our profession, no less antithetical physically than in their intellectual processes, had in common that certain nobility of thought and deed that fused their lives with a glow like unto the love betwixt David and Jonathan.

OPPOSITION CONVENTIONS.

So it came to pass that while the regulars were meeting in Cleveland in the summer of 1866, the insurgents gathered across the street and organized a camp of their own. If the proceedings of either of these two meetings were ever published in pamphlet form, or in any other form, I have been unable to ascertain that fact by years of diligent inquiry. Uncle Robert thinks the B. & S. people published theirs in a pamphlet. It must have been hot stuff. Has any one ever seen a copy? Of course the B. & S. forces were cut deeply by this schism. The independents organized into "The National Union of Business Colleges." In Christmas of the same year they held another convention, also at Cleveland. Mr. Stratton, whose health had been failing for some time, was known to be near the end. His death occurred in the spring of 1867, and his surviving partner, H. B. Bryant, immediately began to wind up the old joint affairs, so that before long a reasonable degree of harmony had been restored. Nevertheless there were wounds too deep for quick healing. One important outcome of this struggle was that, while nearly all the commercial schools previously had certain interests in common and were practically free from competition, the independent virus had sunk too deeply to be eradicated by a truce. This resulted in the establishment of rival schools, which at many points continued in active hostility to the regulars long after apparent harmony had been restored. The "system" survived—on paper; in reality, its back was broken.

Editorial—Continued from page 17.

neither you nor your competitor, but to business education. For whatever your solicitor says depreciatory of your competitor lowers the popular opinion of the cause in which you labor.

Oh yes, it is said that solicitors drum up patronage and thereby popularize commercial training. True, but in a small and meager way compared with the animosities and petty strifes and jealousies engendered.

Not until men of the same caliber and character are put to work on the outside that are employed on the inside, and not until the same wage is paid for the teacher as for the solicitor, can we expect this "seamy side" of commercial school evolve into the *successful* side it should be. Then, and not until then, can we expect *representation* instead of *misrepresentation*.

But the signs are hopeful, else we would not venture to discuss in public the side so unworthy of our calling. Some schools are meeting the question by employing teachers who are adapted or willing to do soliciting during July and August and from three to five o'clock each school day and on Saturdays, for teachers who must meet their pupils daily are more likely to be truthful than solicitors. In other words, teachers see more than the mere mercinary side of soliciting, and in so seeing are more inclined to represent than misrepresent.

And then the "Baltimore" plan is beginning to awaken interest elsewhere. Indeed, it is the common topic of conversation among business educators. And well might it be.

Here's our best wishes for an early ushering in of solicitors of character and education as well as of smooth tongues, and of the era of representation instead of misrepresentation, of truthful statements instead of exaggerations, and of friendly rivalry instead of petty jealousies.

E. M. Coulter.

Among the youngest college presidents of the South, the subject of this sketch, is conspicuous for modest worth and hard earned success. Elbert Murray Coulter was born July 30th, 1871, on a farm near Pittsfield, Ill., where he lived until he attained the age of ten years. At that time his parents moved to the small town of Hume, in southwest Missouri. He entered the public school and the high school, after which he attended the Kansas Normal College, Fort Scott, Kansas, for three years. He then entered the Gem City Business College, Quincy, Ill., and graduated from the Commercial and Penmanship Departments of that college in 1891. Later he attended the Zanerian College, Columbus, Ohio.

He taught for five years in the St. Joseph Business University of Missouri. In September, 1896, he became principal of the commercial department of the National Business College, Roanoke, Va. While principal of the commercial department, he was conspicuous for his successful instruction. He easily won the first place among the penmen of the South. The readiness and skill with which he wields the pen, has given him national reputation in teaching, and has given character to the institution with which he is connected. By thorough and skillful work in the school room, he placed the commercial department of the college upon a high plane, and won the confidence of the students, patrons and trustees of the college.

On May 20th, 1901, he was elected President of the National Business College, at which time the institution took new life, and has moved rapidly to the front. He determined at once to place his school in the foremost rank. He has spared neither time nor money in his effort to secure a strong faculty for the school. His teachers have been selected upon their merits, not only as especially trained instructors, but as men and women of character and successful experience. He keeps in touch with the foremost thought and best methods of modern education. He has prepared the curriculum of his school with the view of meeting the requirements of the best business men. He has wisely avoided any of the short-course processes, by which some business colleges claim to turn out graduates in a short time.

Prof. Coulter sees the wisdom of thorough preparation, and insists upon all the students taking the broad English course of the college. The result is that the graduates of his institution meet the wants of employers who are willing to pay good salaries for well trained students. He has furnished the college with new machines, furniture, and apparatus. Thus the students have not only the best instruction of professional teachers, but become familiar with up-to-date office appliances and methods.

W. M. GRAYBILL.

Pedagogy and Spelling — Continued from page 23.

is merely the amplified family relation. This spelling evil is one which affects the whole family. It is necessary for some one to clearly diagnose the disease and indicate the remedies. If our Government would endorse the acts of a body like the Philological Association of 1876—only vastly more radical—and crystalize its results in a National Dictionary, spelling reform would be revolutionized—as it should be—without waste of time With such high authority to vindicate changes from the conventional spelling, the chief obstacle to the reform—fear of misconstruction and ridicule—would be eliminated. The main, and dangerous opposition to spelling reform is from people otherwise intelligent, but densely ignorant of, or selfishly indifferent to, the althruistic motives of its apostles. Some say, "True, the spelling is somewhat irrational; but I have overcome the difficultics and do not care to go to the trouble to learn something new." The welfare of the rising generation cuts no figure. It matters not that each child might be saved two years of mind-dwarfing study during his school period; or that incalculable time devoted to consulting dictionaries might be also saved; or that hundreds of millions of dollars might be saved yearly in cost of printing and corresponding, if the useless letters were dropped from words. The Government exercises paternalism in providing a common school education for its citizens; why not extend that paternalism to a matter that vitally affects that education? President Roosevelt has taken one good step; he should go one step further and organize the Dictionary movement.

One word with reference to the financial side of the spelling reform question. The Report of the Pennsylvania Commission on Reformed Orthography says: "The saving of money to the people from the use of simple spelling in all printing and writing is plainly very great. All books may cost one-sixth less The Encyclopedia Britannica would make twenty volumes instead of twenty-four, and cost twenty-four dollars less. Newspapers would save one column in six. One-sixth would be saved in all writings—manuscript of books and periodicals, records of courts, deeds, wills, and other legal documents, sermons of preachers, books of merchants and other men of business, and in correspondence of all sorts." It is estimated that reformed spelling would save the English-speaking world more than $100,000,000 annually in cost of printing, etc.

To sum this matter up: Spelling reform would free the young from an educational incubus, and save the adults fabulous financial waste. This surely is adequate motive. And the appeal is all the more stronger when backed, as it unanswerably is, by common sense and reason.

Bookkeeping and Accounting — Continued from page 20.

ADJUSTMENT ACCOUNT

DR.

To Plant & Mchy.	15400
" Inventory	36000
" Accounts Receivable	28800
Total	79400

CR.

By Creditors	30000
" Bills Payable	10000
" Cash	30000
" A - ½ of loss	4700
" B - ½ of loss	4700
Total	79400

After transferring the loss to the capital accounts of the partners, there is due each partner from the business as follows:

Due to A final net amount	25300
Due to B final net amount	10300
Total	35600

The cash is made up as follows:

Amount in bank	5600
Am't rec'd for sale of business	30000
Total	35600

This would be divided as follows:

Final amount to be paid over to A	25300
Final amount to be paid over to B	10300
Total	35600

The capital accounts of the partners follow:

A—CAPITAL ACCOUNT

DR.

To ½ of loss	4700
To cash	25300
Total	30000

CR.

By amount invested	30000
Total	30000

B—CAPITAL ACCOUNT

DR.

To ½ of loss	4700
To cash	10300
Total	15000

CR.

By amount invested	15000
Total	15000

Personal.

Mr. Jno. L. M., Detroit—Your solution is correct in results, but I would suggest more accounting details. Thanks for your interest. Come again.

Mr. G. J. W., Newark—Your solution of problem is a good one. We publish the main features in this issue. Some prefer the title "Sale and Liquidation Adjustment" to "Adjustment Account"—pure and simple. Your accounting detail is good. I wish you had *written* explanatory matter to each journal entry. Let us hear from you again, and over your full name.

VIEW OF SPENCERIAN COMMERCIAL SCHOOL, CLEVELAND, OHIO, WHERE THE FEDERATION MEETS THIS YEAR.

ASSOCIATION AND CONVENTION COMMENT, COMMUNCIATIONS AND ANNOUNCEMENTS

THIS DEPARTMENT IS DEDICATED TO THE INTERESTS OF THE FEDERATION, ASSOCIATIONS AND CONVENTIONS OF THE COMMERCIAL TEACHING PROFESSION. OFFICERS OF THESE ORGANIZATIONS ARE CORDIALLY INVITED TO COMMUNICATE WITH THE PROFESSSION THROUGH THIS MEDIUM OF PUBLICITY AND PROGRESS.

Communications should be received in Columbus by the first of the month preceding date of publication. However, they may be received as late as the tenth, and in cases of important program announcements, as late as the fifteenth of the month.

Association and Associations.

The main charm of life comes from our association with our fellows. We first come in contact through no fault of our own with our own kin. When we grow to maturity through stages of babyhood, childhood, boy and girlhood, we form acquaintanceships and friendships somewhat of our own choosing.

After this period of "natural selection," which usually includes a life partner, we begin to become interested professionally with others in a common calling; be it law, medicine, ministry, teaching, business, etc. This professional interest is at first somewhat selfish, being for the purpose of finding out what the other person knows or to tell others of our own knowledge.

While thus commingling in a professional way we become especially interested in this or that person and in due time become somewhat "chummy," then friendly, and finally true friends. We first admire the person's skill or knowledge, and then we learn to esteem him for his own, unprofessional, social heart qualities.

Those of us who have "gone through the mill;" who have attended association after association; who have formed life friendships as well; know and appreciate the value of our associations.

How pleasant it is, how stimulating and uplifting, to grasp the hand and look into the eye of some one we have not seen for months, and then to draw to one side in some corner and exchange confidences and ambitions.

You who have experienced these annual and semi-annual greetings need not be told of the pleasures and benefits derived from these meetings. You who have never attended our fraternal gatherings, can know of their uplifting and social influences only by attending. And at first you may be a trifle disappointed — you may feel strange or others may seem occupied with each other — but in due time if you have a heart as well as a brain you will be gradually drawn into the glow of companionship, which there abounds as nowhere else outside the family circle.

No one other factor in our profession so stimulates the intellect and so broadens the affections as these convention gatherings. Now and then there is a conflict of opinion, but rarely does it leave a sting. Instead it usually causes a deeper and more serious introspection on the part of all, and higher appreciation of the ability of each and a greater respect for the opinions expressed.

Were it not for our Associations, there would be more jealousy among us; more strife; more bitter competition; less love; more narrowness; less generosity. And this beneficient influence reaches even those who do not attend, but in a less degree. It leavens the whole profession, binding individuals together who speak well rather than ill of each other.

Next time think twice before you say, "no, I am not going, I cannot afford it," or "no, I don't see that I have anything to gain or learn by going." You cannot afford not to go. You cannot make the most gain without going. You cannot afford to measure the good gained by going by the few paltry dollars hoarded by staying at home. No, no. Taste of the fountain of fellowship and you will not need the second invitation to attend the next meeting.

Come, let us mingle together, more cordially and more numerously than ever before. Start the good work by telling others of *your own* pleasures and benefits derived from attendance at our conventions. Do it today. This page is at your command. Use it. Awake with your enthusiasm the smouldering half-desire of the non attendant into a full-fledged determination to be on hand at association meetings.

The National Commercial Teachers' Federation.

The school proprietors and teachers of shorthand and commercial subjects will undoubtedly have one of the most profitable and enjoyable meetings the Federation has ever held, at the Cleveland convention during the coming holidays.

The Federation will be welcomed to the beautiful city of Cleveland by its renowned Mayor Tom Johnson. All necessary arrangements for hotel accommodations, a banquet and a profitable and royal time have been made. The Spencerial Business College will furnish ample meeting accommodations. The various shorthand system sections will be represented as never before. The shorthand sections will have the pleasure of seeing and listening to Mr. Benn Pitman who has done more than any living man for shorthand writers. He is a brother of Sir Isaac Pitman the inventor of Phonography, a system of shorthand that has in its various modifications had more followers than all other systems, and has produced the most noted reporters of the world.

Other men of eminence and influence in all departments of commercial work from all sections of the country will be present to counsel the young and encourage and advise the inexperienced.

No teacher of commercial subjects, and no school proprietor who can possibly attend the great convention, can afford to remain away. No other investment pays such large dividends as the money expended in attending the great convention of profession or business interests with which we are identified.

All commercial and shorthand teachers are cordially invited to attend the Cleveland meeting and help to make it one of the most notable in the history of the Federation.

A. C. Van Sant,
President.

On to Cleveland.

GREETING TO EVERYBODY INTERESTED IN COMMERCIAL EDUCATION.

The meeting of the National Commercial Teachers' Federation which will be held in the buildings of the Spencerian Commercial School, Cleveland, Dec. 26, 27, 28, and 29th, promises to be the best meeting in the history of the Federation. Many good things are being prepared by the committees of the different sections and any commercial teacher who does not attend will miss an educational treat. In making up the general program topics have been selected that will be of especial interest to every member of the Federation.

The Federation needs you and you need the Federation. We ought to have a membership of 2500 and you can help the good cause along by immediately sending in your application for membership.

"DO IT NOW."

The social side of the Federation will be developed in its fullest extent, and Friday evening, December 28th, all troubles will be forgotten, at the big banquet which will be held at the Hotel Euclid. Fun will be the order of the evening.

"Uncle Moses Cleveland" will be pleased to see your wives and sweethearts. A good time for everybody.

Decide now that you will attend, and induce all of your commercial-school friends to do likewise.

Fraternally,
E. E. Merville
C. P. Zaner
Jerome B. Howard
A. D. Wilt
Executive Committee.

National Commercial Teachers' Federation—December 26, 27, 28, 29, 1906.

General Program.

Wednesday evening, December 26:
Reception at hotel and registration of members.

Thursday, A. M., 10 o'clock, December 27:
Invocation, Rev. M. B. Pratt, D. D., pastor Euclid Ave. M. E. Church; Address of welcome, Hon. Tom L. Johnson, Mayor of Cleveland; Response by Mr. L. L. Williams, Rochester, N. Y.; President's address, Mr. A. C. Van Sant, Omaha, Neb.; Reports of Committees.

Thursday, P. M., 2 o'clock:
Meetings of the different Associations.

Friday, A. M., 9 o'clock, December 28:
Meetings of the different Associations.

Friday, P. M., 2 o'clock:
Address, Dr. Chas. F. Thwing, President Western Reserve University; Address, Mr. Benn Pitman, Cincinnati, O.; Address, Mr. F. E. Lakey, English High School, Providence, R. I.; Address, Mr. G. W. Brown, Jacksonville, Illinois; Address, Mr. E. H. Norman, Baltimore.

Friday evening:
Banquet at Hotel Euclid. $1.00 a plate.

Saturday, A. M., 10 o'clock, December 29:
Meetings of the different Associations.

Saturday, P. M., 1:30 o'clock:
Address, Mr. W. N. Ferris, Big Rapids, Michigan; Address, Mr. W. E. White, Quincy, Illinois.

INTRODUCTORY BOOKKEEPING DEPARTMENT OF THE SPENCERIAN COMMERCIAL SCHOOL, CLEVELAND, OHIO, WHERE THE FEDERATION WILL HOLD ITS GENERAL MEETINGS.

MAIN HALL AND RECEPTION ROOM OF THE SPENCERIAN COMMERCIAL SCHOOL, CLEVELAND, OHIO, WHERE THE FEDERATION MEETS THIS YEAR.

Hotel Headquarters.

Hotel Euclid, selected as headquarters for the National Commercial Teachers' Federation Convention, is one block from the Spencerian school buildings.

All bedrooms have running hot and cold water, long distance telephone, and all modern conveniences becoming a first class hotel.

The rates are as follows:

$1.50 rooms $1.00 per day single. Two persons occupying same room 75c. each.

A corresponding reduction has been made for all the other rooms, making the net rates as follows:

Single $1.50; double, two persons occupying room $2.00, or $1.00. each.

Single rooms with bath $2.00; double $3.00, or $1.50 each.

Parlor bedrooms and bath $3.00 single; double $4.00, or $2.00 each.

Suites of rooms—three or four people—with bath $1.50 each person.

Friends and Followers of Business Education:

Your attention is most respectfully called to the approaching meeting of the National Commercial Teachers' Federation, which will occur at Cleveland, Ohio, during the Christmas Holidays. The Executive Committee of the Business Section has prepared an excellent program in which many of the leading business educators of America will participate. The lectures and talks will treat of the cultural as well as the practical phase of commercial training, and will be inspiring, instructive and entertaining. Each member will be given the privilege of expressing himself on any point that may be under discussion. No wide-awake, progressive teacher can afford to miss this oppartunity of coming in contact with the best in the profession. Anyone who has never attended our annual Chautauqua and rally in the interest of business education can not conceive of the pleasures and profits to be derived therefrom. It is here that the teacher, principal and proprietor meet on the same footing with a community interest and a kindred spirit.

Come, drink at the fountain! Catch the inspiration! Help us to make this the greatest gathering in the history of commercial education. I extend to one and all a most cordial greeting. Fraternally yours,

W. S. ASHBY,
President Business Section.

Attention!

Brother quill slingers and knights of the flourished eagle and bounding stag. The council fires will be lighted and kept burning during Christmas week at Cleveland. All of the Big Chiefs will be there and many of the younger bucks. You may expect a good time, plenty to eat and a chance for all to join in the Talk-fest while the pipe of peace is being passed.

Can you come?

The heap "Big Chief Tate" wants 100 of his loyal band to attend the council and asks for wampum to the extent of $2.00 in Uncle Sam's money. The tribe of "quill slingers" is on the warpath, and wants YOU to take the oath of allegiance. Will you send your $2.00 today and help bring the enrollment to 50 before December 1st? The following members of the clan have already put on their warpaint.

1. J. F. Fish, Chicago, Ill.
2. L. C. McCann, Mahanoy City, Pa.
3. L. E. Stacy, Meadville, Pa.
4. Julia Bender, Beaver Falls, Pa.
5. E. W. Strickler, Reading, Pa.
6. F. F. Mushrush, Lakewood, O.
7. M. A. Adams, Marietta, O.
8. J. G. Steele, Bridgeton, N. J.
9. W. N. Currier, Bellingham, Wash.
10. F. E. Persons, Buffalo, N. Y.
11. D. L. Hunt, Wichita, Kan.
12. L. L. Branthover, Chicago, Ill.

Remit to L. E. Stacy, Secretary-Treasurer, Meadville, Pa.

The Business Managers' Association.

The plan of having the sessions of the Business Managers' Association from Dec. 20 to 26, before the Federation, is meeting with general approval. There is every prospect of a large attendance of private commercial school proprietors and that great good for the profession will be accomplished. The program will be complete and cover the vital points of financial and business affairs of private commercial schools. The meeting will be just what has been needed for years to advance the interest of the schools. Every proprietor who desires to improve his institution, both financially and educationally, will do well to attend.

The Advisory Board and Board of Trustees of the American Commercial Schools Institution will be in session at the same time. Much good has already been accomplished by this institution and many more schools will affiliate with it at the Cleveland meeting. A large number of applications have already been received.

Respectfully,
ENOS SPENCER,
President.

Art

BY NINA PEARL HUDSON NOBLE.

In choosing the subject of Art, I have felt that this was the one thought, the one motif, or at least should be, of a penman; for the world is learning to class drawings, artistic headings and scrolls, ornamental, yes, and even practical penmanship as *Art*.

It is interesting to trace the attempts at beautifying which the people of the early ages used, up to the present time. We find the early writing of the Medes is closely allied to their methods of decoration; that the two are inseparable. The hieroglyphics in forms of birds and animals used to portray their language are very similar to the square and angular forms outlined or traced upon the walls of their city.

Later, when Athenian art gained supremacy, the Greek chirography was more beautiful, being compact, even and carefully written, the stylus being the tool and the papyrus rolls the material.

I believe every penman should be an artist—I do not mean with palette and brush necessarily, but that he should possess an instinct for beauty, as it were, so that he shall be capable of adding to his writing or his drawing that beauty that Nature furnishes for him in the world about him and stamps upon his mind with the aid of sight.

There are many who comprehend only in a minute degree, the real loveliness given for them to look upon each day. Madame de Stael declared that though she would go a thousand leagues to meet a clever man, she would not open her window to see the Bay of Naples. If one but looks at the clouds with their lights and shadows—he will learn of the law of contrast which is the theme of ornamental writing. If he looks at the trees and hills, he sees curves, undulations which he strives for in most of the capital letters, and if he takes into his vision the landscape as a whole, strength reveals itself with no weakness of outline.

From a sunset majestic in coloring and yet delicate in hues, he becomes inspired. He feels if he can but receive that God-

NINA PEARL HUDSON NOBLE.

given beauty into his soul, he can place beauty into his letters—he can photograph his mind's picture upon the paper. It may not be the same type of beauty; but after all, all things beautiful are akin. If beauty exists in the mind it matters little what the object is, one can make it beautiful. Thus, if the writer take one of the characters *d*, or *r*, not as pretty in my estimation as the ordinary style of letters, with a sense of the perfect or ideal letter in his mind he can imprint his conception upon it.

Raphael painted his Madonna of the Chair from a poor peasant woman, sitting in the door-way of her home with her babe in her arms.

Ruskin says: "High Art consists neither in altering nor improving nature; but in seeking throughout nature 'whatsoever things are lovely, whatsoever things are pure;' in loving these, in displaying to the utmost the painters power such loveliness as is in them and directing the thoughts of others to them by gentle emphasis."

Perhaps, in our study in pen art, if we would seek the symmetry, the contrast, the form more exactly, rather than put so much stress upon something novel, we would be nearer fulfilling our duty as pen artists "to display to the utmost the penman's power."

You say: "That is but idealizing, that is not practical; it might be a very good text for the workers in the realms of fancy, but not for everyday business writers."

Not so: beauty was meant for everyone to enjoy and to grasp the meaning of—not simply poets and painters, but all, and to be applied to daily living.

Do not eat your bread and cry for cake when it is in your sight, if you would but see it.

Be students of nature and you will be better students of Art—Pen-art.

Obituary.

It is with regret that we announce the death of Mr. J. W. Bradshaw on Saturday, September 22nd, 1906, in Minneapolis, Minn.

Mr. Bradshaw was secretary of the Electic Business College of that city.

From the correspondence we have had with him, and from our personal acquaintance, we formed a high opinion of him as a man. He impressed us being an entl usiastic business educator who had the best interests of the profession at heart, and who was not in the work simply for the money that was in it, but for his love of the work as well. We know our many readers, who were his friends, will join with us in extending to his wife, Mrs. Ida Bradshaw, Rockford, Ill., sincere sympathy in her bereavement. We shall miss his genial countenance and hearty hand-shake at our conventions.

The Gregg Publishing Company, besides announcing the adoption of Gregg Shorthand in the high schools of Minneapolis and Omaha, are crowing over the adoption of their Rational Typewriting by the public school systems of Cleveland, Minneapolis, and Grand Rapids, Michigan. The Spanish edition of the Gregg will be used in the high school of Ponce, Porto Rico. An important adoption was that of the well known Bingham School, Mebane, N. C. Mr. Gregg reports that the orders are still coming in and that the adoptions are counting up at the rate of one a day for every day in the month.

This is an excellent portrait of Mr. Benn J. Ferguson, who for the past two years has had charge of the business work in the North Georgia Agricultural College, Dahlonega, Ga., and who now has charge of the business department of Bagwell's Business College and School of Shorthand, Atlanta, Ga.

Mr. Ferguson is a Virginian by birth. Aside from the public schools, he received his education in the State Normal School, Athens, W. Va., University of Kentucky, and Valparaiso Normal School. He also holds Certificates from the Phonographic Institute Co., Cincinnati, O., Gregg School, Chicago, Scott Brown School of New York, and the Zanerian.

Mr. Ferguson is therefore familiar not only with bookkeeping, but with shorthand and penmanship, and the allied branches. Few of our many acquaintances are better qualified in all-round work.

A PENMANSHIP CLASS IN THE COMMERCIAL DEPARTMENT OF THE NATIONAL BUSINESS COLLEGE, ROANOKE, VA.

SCHOOL AND PROFESSIONAL

Myron C. Roberts, formerly of the Rochester, N. Y., Business Institute, is now manager of the office practice department, Banks' Business College, Philadelphia, Pa.

G. F. Roach, who for some time past has been connected with the Acme Business College, Seattle, Wash., now has charge of the commercial, penmanship and shorthand departments of a military academy in Burton, Wash. We doubt not that Mr. Roach will meet with much success in his new position, since he is a capable teacher and tireless worker.

H. A. Lough, formerly of the Mountain State Business College, Parkersburg, W. Va., is now connected with the Elmira, N. Y., School of Commerce, as principal of the commercial department.

Mr. C. L. Krantz, penman in the Augustana Business College, Rock Island, Ill., writes a splendid business hand, and succeeds in teaching others the same. Moreover, he is an artist of more than average ability, and is destined to see what the front looks like sometime. He also has charge of the penmanship in the Moline Y. M. C. A., Evening High School.

H. A. Franz, formerly of the Metropolitan Business College, Red Wing, Minn., but now of the Fayetteville, Ark., Commercial College, reports that they are having splendid success with their new institution. Judging from photographic views sent us by Mr. Franz, the school is occupying splendidly equipped quarters. Mr. Franz is greatly encouraged with their prospects. He is not forgetting THE BUSINESS EDUCATOR in his new field, having already begun to send in clubs.

N. G. Felker is now director of the Commercial Department, Throop Polytechnic Institute, Pasadena, Calif. Mr. Felker states that he has an enrollment in his department of about ninety students.

Mr. C. S. Rogers, penman in the San Francisco, Calif., Business College, reports a prosperous school, the main difficulty being not to get students but to get accomodations for them.

"The Annual Prospectus" of the Bellingham, Wash., Business Institute, W. N. Currier and George C. Savage, proprietors, is a very creditable booklet printed and covered in brown, of thirty-two pages. "An Aggressive School for Progressive People" very aptly describes the institution.

McCann's College, and the principal, Mr. L. C. McCann, Mahanoy City, Pa., recently received liberal and dignified attention in the columns of the Mahanoy Tribune of that city. Mr. McCann has built up a splendid institution, and the good people of that city are to be congratulated for having his institution and his influence in their midst.

"Training for Success" is the attractive title of a large catalog-like book representing very fairly the new science of advertising for modern business schools. It consists chiefly of articles from the pen of Orison Sweet Marden, editor of Success Magazine, with a couple of final chapters relating especially to the work done, and the instruction given by the Spencerian Commercial School, Louisville, Ky. It is certainly an original production, and high grade in mechanical makeup, as well as in sense and sentiment within. It's worth looking into. It's surely up-to-date, dignified advertising.

The Beutel Business Colleges, Tacoma and Everett, Wash., publish a catalog which bespeaks a couple of successful schools. Mr. Beutel was a pupil of your editor's thirteen years ago, since which time we have seen him gradually evolve into a full fledged commercial educator and business school proprietor.

The New Albany, Ind., Business College, under the new management of Strunk & Keesling, has an entirely new equipment almost throughout the school. Their new adjustable commercial desks, and fine oak tables for the typewriters, and numerous other improvements, will doubtless prove a drawing card for prospective students.

A. A. Erblang, formerly of the Union Business College, Quincy, Ill., now has charge of the Commercial Department of the Quincy, Ill., High School.

Mr. E. A. Cast, recently with the Northwestern Business College, Spokane, Wash., late in September opened a school of his own, which he has named, "The Central Business College." He reports a good enrollment even before the opening of his school, with a splendid outlook for the year. We have every reason to believe that Mr. Cast will give the good people of Spokane a good school. He has always impressed us as a competent and worthy man. We therefore wish the new enterprise success.

A. R. Mead, formerly of Ypsilanti, Mich., is now principal of the Commercial Department in the Dowagiac, Mich., High School.

Mr. Arthur J. Becker, formerly of Quincy, Ill., is now connected with Massey's Business College, Jacksonville, Fla.

The above likeness and handwriting belong to Mr. E. H. McGowen, Vice-President of the Western School of Commerce, Stockton, Calif. He first saw the light of day something less than a third of a century ago, being a Kansas product. In due course of time he graduated from the Kansas State Normal at Emporia, and from Harper Business College. In the former institution he came in contact with that splendid specimen of manhood, labeled E. S. Gause. In 1892 he entered the Zanerian and graduated the following year.

He has had several years' experience as a teacher in public and high schools, part of two years in the Kansas State Normal, and he has held his present position three years.

Mr. McGowen is one of our well-rounded commercial teachers, having the necessary foundation for successful and effective work. He is a good penman, and an excellent teacher of practical writing.

Personally, he is medium in height, and of splendid physical proportions. He is also the possessor of a strong social disposition, having found and acquired possession of a most estimable life companion some three years ago before embarking for the Pacific. He's a growing product, about whom you will hear more from this time on.

PROSPERITY

Mr. L. H. Hausam, penman in the Salt City Business College, Hutchison, Kans., reports an attendance of 125 new pupils the first two weeks of school in September, with prospects for as many more by holiday time.

Mr. W. N. Currier of the Bellingham, Washington, Business Institute reports a 40 per cent increase in the enrollment over that of last year.

Mr. B. L. Harman has charge of the shorthand department of Smith's Business College, New Castle, Pa. He reports an enrollment of 150 students, and he says they are getting excellent results.

"Our enrollment is larger than ever before, and the prospects are good for a great many more pupils," writes M. A. Adams of the Marietta, O., Commercial College.

Our new school year began Sept. 4th, with more than 100 students the first week. Everything is favorable for the largest enrollment in the history of our school. The miners will soon be working full time, and the farmers have all been successsful with their crops, and everything points toward a good business for us all in this section of the state.

P. W. ERREBO,
Pittsburg, Kans.
Pittsburg Business College.

C. B. Munson, of the Brazil, Ind., Business University, reports that they opened school on September 5th with nearly double the enrollment they had last year. He states they will be compelled to add more desks in a very short time to accommodate their students.

Mr. L. E. Stacy of the Meadville, Pa., Commercial College, reports quite a large increase in the attendance this fall over any previous year.

The Gem City Business College, Quincy, Ill., reports the heaviest enrollment in the history of that big institution.

On September 26, Mr. A. R. Whitmore, of the Whitmore Business College, St. Joseph, Mo., reported an attendance of 75 students, which we should judge was a large number for a new school to secure so early in the season.

The Western School of Commerce, Stockton, Calif., reports the early September enrollment as being 100 per cent greater than the previous year. This is prosperity, indeed.

The Kinsley Studio and the Kinsley Bureau, 245 Broadway, New York City, have been consolidated and incorporated as the Kinsley-Drake Co., at a capital stock of $25,000, Mr. William E. Drake, for the past two years State Auditor of New Jersey, and founder of the Drake Schools of that state, has secured an equal interest with Mr. Kinsley, and will be its treasurer and general manager. Mr. Drake's experience especially fits him for the many interests involved in the new company. Our best wishes are hereby extended to the new company.

The Indiana Business College Co., recently purchased the Richmond Business College, adding it to their numerous properties. Mr. W. H. Carrier, the energetic, capable, genial, all-round commercial teacher, has been placed in charge. We congratulate the good people of Richmond for having him in their midst, and we have every reason to believe the school will be conducted along progressive and practical lines.

NEWS NOTES AND NOTICES.

The Maryland Educational Journal, Baltimore, Md., September, contains the first series of "Lessons in Penmanship" by K. C. Atticks, penman in the Baltimore Business College. The lessons are intensely practical, and right up to date, and we hereby wish to congratulate the editor of that wide awake modern educational journal upon recognizing the need of such a series of lessons, and upon having secured so excellent a person to give them. The movement idea will soon be a universal fact in our public schools.

Mr. J. A. Clark, of the American Business College, Pueblo, Colo., reports that school opened up very satisfactorily, and that the outlook was very favorable for the best school year in Pueblo. Untiring, conscientious, capable work is sure to bring its returns.

Mr. F. A. Wilkes, of Luhrig, Ohio, has charge of the penmanship in the North Manchester, Ind., College. Mr. Wilkes not only writes well, but is one of the finest young men we number among our acquaintances and friends.

Mr. C. A. Cowee, penman in the Wausau, Wis., Business College and Academy, reports his students working diligently upon Mr. Stein's lessons. He states also that he considers the September number alone worth the price of a year's subscription. He finds that his students are taking more interest in penmanship than ever before.

Miss May L. Barr, Mifflin, O., has charge of the penmanship work in the Wesleyan School of Business, Buckhannon, W. Va. Miss Barr is one of our best lady penmen, and will doubtless be appreciated by the good people of the Mountain State.

Miss Vinnie Winterink, Charles City, Ia., is the new supervisor of writing in the Monongahela, Pa., Public Schools. Miss Winterink is a young lady of splendid special ability and deserves the success she will doubtless achieve in her new position.

Mr. George A. Race, a pupil of L. M. Kelchner, has charge of the penmanship in the Morse Business College, Hartford, Conn The letter before us clearly indicates that he throws a quill of considerable grace and accuracy.

Mr. I. S. Preston, 7 Brownell St., Stapleton, N. Y., the veteran penman and teacher who is still engaged in that great city, recently favored us with a letter written on his 71st birthday. His penmanship is remarkably strong and free from the evidences which age usually brings with it. It looks as though it had been done by a well trained, vigorous boy of seventeen years rather than seventy. Our congratulations are hereby extended to Mr. Preston for being in all probability the youngest penman of his age in our profession.

Mr. D. A. Keagh, principal of the Owosso, Mich., Business College, contributed his usual quota of subscriptions to THE BUSINESS EDUCATOR in September, with promise of more to follow. Mr. Keagh and Mr. Wollaston, his partner at Port Huron, are both doing splendid service to the cause of business education and good writing. A large number of Certificates went to Owosso last year, and the indications are that a still larger number will go this year, which is conclusive proof that they not only teach writing, but get it.

Mr. C. A. Faust, for many years with the A. N. Palmer Co., and recently with your Editors in Columbus, is now at his old "stamping ground" in Chicago, conducting in person the Auto Pen and Ink Mfg. Co., 41 Dearborn St., Chicago, Ill., and promoting by mail the rapidly increasing sales of his new book, "Muscular Movement Writing" which is destined to reach a large sale.

Mr. W. R. Pitkin, principal of the Commercial Department and supervisor of writing in the public schools, Coldwater, Mich., does not propose to be outdone by his brethern in either high schools or business colleges in the matter of arousing interest in writing and in teaching practical writing, if we may judge from the correspondence we have from him, and from the splendid lists of subscriptions he sends THE BUSINESS EDUCATOR. Mr. Pitkin is aggressive, progressive and practical; the three essentials of a modern commercial teacher.

S. F. Stockdale, the energetic and capable principal of the Waynesburg, Pa., Business College, is succeeding in building up a large and successful institution. Mr. Stockdale reports that school opened with an attendance 50 per cent. larger than last year.

On August 30th, a son arrived at the home of Mr. and Mrs. G. E. Gustafson, 39 South 9th St., Reading Pa., whom they have christened Eben Huber. Our congratulations and well wishes are hereby extended, and we hope he may assimilate enough of the sturdy Pennsylvania Dutch character to enable him to become a world renowned penman or business educator.

F. H. Jarvis, a former student of Mr. E. L. Glick, Concord, N. H., is now connected with Wood's Seventh Avenue School, New York City. Mr. Jarvis is a penman of much ability, securing strength and grace in his lines which are almost the equal of the work of his exceptionally skillful teacher, Mr. Glick.

Striking evidence of the merits of Isaac Pitman's shorthand and the enterprise of its publishers is found in the numerous schools recently adopting this system. Messrs. Isaac Pitman and Sons, 31 Union Square, N. Y., announce the introduction of their new text "Short Course in Shorthand" into the following schools: High Schools of New York; High School in each of the following places: Elizabeth, N. J.; Norristown, Pa.; Bloomfield, N. J.; Westwood, N. J.; Rutherford, N. J.; Lyons, N. Y.; Saco, Maine; Waterbury, Conn.; Aberdeen, Wash.; Euclid School, Brooklyn, N. Y.; New York Preparatory School, New York City; Central Branch Y. M. C. A., Brooklyn, N. Y.; Metropolitan Business College, Ottawa, Ont.; Bryant & Stratton Business College, Montreal, Can.; Bryant & Stratton Business College, Brooklyn, N. Y.; McLachlan Business University, Grand Rapids, Mich.; Dubuque, Ia., School of Shorthand; Holyoke, Mass., Business College; Y. M. C. A., Springfield, Ohio; De La Salle College Havana, Cuba; Kansas State Normal School, Emporia, Kansas; Technical School, Montreal, Can.; Collegio Englis, Santiago, de Cuba.

SCRANTON, PA., BUSINESS COLLEGE NIGHT SCHOOL GRAMMAR CLASS.

CATALOGS CIRCULARS

Williams' Correspondence School of Penmanship, by James Williams, Omaha, Neb., is the title of a very neat, to-the-point circular advertising his work by mail. It also contains information concerning engrossing and other pen specialties. Those interested would do well to write for circular.

The Rockland, Maine, Commercial College, Howard & Brown, proprietors, has a very prettily-covered, carefully-printed, artistically-illustrated catalog, giving one a favorable impression by a glimpse into that institution, which is known for the quality of its work rather than for its size.

An attractive, tissue-covered, 12-page, circular with marginal script headings is received from the New Era Business College, Superior, Wis.

The 1906-1907 Thirty-sixth Annual Catalog is probably the finest of the many fine ones issued by the famous Gem City Business College, Quincy, Ill. The printing, paper, binding and many varied illustrations are all satisfying to the eye and appealing to the tastes of the prospective student. It is a credit to the school and to our profession.

"The Commercial Reporter," published by and in the interests of Ft. Smith, Ark., Commercial College, is a good thing, and contains a number of excellent specimens of splendid business and ornamental penmanship from the pen of H. A. Reneau.

A splendid, high-grade, large 8-page circular, entitled "The Beacon," is received from the Indiana Business College, Muncie, Ind.

"A Message to Young People," is the up-to-date title of one of the most attractive little circular-booklets received at this office for many a day. It is published by, and in the interest of, the old reliable institution of Iowa, the Capital City Commercial College, Des Moines. The color scheme is especially effective and harmonious.

The Bingham School, Mebane, N. C., publishes a splendid 80-page catalog illustrating and describing the institution peculiar to that section of the country, giving, as it does, instructions in religious, military, educational and commercial lines.

One of the best printed, attractive and suggestive posters ever received at this office came from the Jackson, Mich., Business University, Messrs. Millikin, Campbell & Vass, proprietors.

The Scranton, Pa., Business College issues a splendid school paper in the way of contents and illustrations, but the printing and paper are not up to what we believe such advertising should be.

The New Albany, Ind., Business College announces its work and worth in a 16-page journal before us.

The Coleman National Business College, Newark, N. J., issues an 8-page circular, in the middle of which is an attractive, large, half-tone showing views of the school-room.

The Oshkosh, Wis , Business College, McDaniel & Swank, proprietors, publishes an attractive 24-page, circular-folder, which gives one the impression of a good school. The illustrations are interesting, varied and to the point.

The Waynesburg, Pa., Business College, S. F. Stockdale, principal, issues a splendid little catalog evidencing a small but good school.

The Sandusky, Ohio, Business College, T. W. Bookmyer, principal, publishes a good catalog. This institution is a distinct credit to our profession, and its proprietor is one of our most public spirited citizens.

The Coleman National Business College, Newark, N. J., is issuing one of the best catalogs received at this office. It bespeaks a large and good school. In it we see the name of one of our former pupils, Mr. N. D. Clawson, who last year was located in the Lowell, Mass., Commercial College. The catalog gives us the impression of a new lease of life to this old established institution.

No finer catalog has reached us this year than the one recently received from Mr. K. J. Bennett, principal of the Detroit, Mich., Business University. It is printed with wide margins on white linen-like, deckle-edge paper with half-tone insets mounted neatly in the center of some of the pages. The type is large and the printing excellent and up-to-date from the standpoint of good advertising. After glancing through its pages the conviction follows that the D.B.U. has taken on a new lease of strenuousness.

The National Business College, Roanoke, Va., is placing before its patrons an expensive and attractive catalog with headings printed in red and silhouette illustrations in orange. The catalog bears out the impression we have had concerning the size and character of the institution, both of which are alike complimentary to its proprietor, Mr. E. M. Coulder, and to the city in which it is located.

The Holyoke, Mass., Business Institute Advocate is before us and a splendid example it is of school advertising.

A four-page circular before us is tangible proof that the San Francisco College is pushing ahead with its usual wisdom and vigor.

A good, four-page circular is being issued by the Marion, Ohio, Business College.

Trainer's Private School, Perth Amboy, N. J., issues an attractively illustrated 8-page circular.

The Jackson, Mich., Business University publishes a very tasty, concise and attractive catalog. The portrait illustrations in it are among the finest we have seen. More surely than that clothes bespeak the man, does this piece of advertising bespeak a good school.

"The Business World," published by the Detroit, Mich., Business university, is one of the neatest and best pieces of advertising received at this office.

Some attractive circulars advertising Francis B. Courtney's Methods of Detecting Forgery and Raised Checks for Bank Cashiers are received, and if interested in instruction along that line, you may do well to correspond with the author.

"Who Wrote the Breadwinners?" by W. J. Kinsley, is the title of an attractively-printed, concisely and convincingly-written article wherein he expresses his opinion that the late Secretary John Hay was the author. We do not know the price, but the same can be secured by writing W. J. Kinsley, 215 Broadway, N. Y. City.

The Vandergrift, Pa., Commercial College publishes a creditable 8-page journal containing a half tone illustration of that model little industrial city of western Pennsylvania.

Progress is the title of a little 20-page school paper published by and in the interests of the Parsons, Kan., Business College, which is one of the largest and best schools to be found anywhere in one of our smaller cities.

The Haverhill, Mass., Business College publishes a unique and attractive 16-page, gray-back, folder-catalog.

Thrift is the striking script title of a 16-page, well-printed, edited, and illustrated school journal, published by the Thrift Company, Cedar Rapids, Iowa, and in the interests of the commercial department of the Inter-state Schools of that city, Mr. G. T. Wiswell, principal. It gives one the impression of a fine institution.

The Horton Large Business Institute, Trenton, N. J., issues a splendidly-printed, attractively-designed, cream-colored, catalog with marginal side headings, of 48 pages. If the quality of the instruction given in the school is on a par with the quality of this booklet, it is certainly first-class. It impresses one favorably, and that is what advertising is for.

The Milton, Pa., Commercial College publishes a good 4-page circular advertising that institution.

The Lansing, Mich., Business University, Beck & Wessel, proprietors, issues a good journal in the interests of that good school.

"Fruit of our Loom" is the truly suggestive title of a splendid catalog issued by Rogers & Allen School of Business and Shorthand, Fall River, Mass. It gives one an impression of an A No. 1 school, which it no doubt is. The text we find to be high-grade, dignified, and to-the-point; things which cannot be said of much of the literature found in school advertising.

The New Era College, Superior, Wis., shows some attractive advertising in the form of circulars and journal.

The Indiana, Pa., State Normal School Commercial Department is doing effective work, and issue a creditable lot of circulars descriptive of the work in that institution.

The Columbus, Ohio, Business College publishes a splendid 32 page catalog with a large half-tone folder and script heading attached. This comparatively new school, with an old name, is gradually increasing its attendance year after year until at present time it is one of the large schools of the growing city of Columbus—and it is a good school.

The Tampa, Fla., Business College publishes a large catalog indicative of a prosperous and progressive school.

A unique folder, envelope-size booklet, with border printed in blue is received from the Bliss College, Newark, Ohio, Messrs. Yates & Jackson, principals. It is a good thing.

The Lackawanna Business College, Scranton, Pa., J. H. Selley, principal, publishes a good catalog of 64 pages. The text and illustrations impress one favorably, not only of the school but of the progressive city of Scranton as well.

The Bliss Catalog, Columbus, O., issued by the Bliss Business College, this year as heretofore, is a fine specimen of advertising. The school is now housed in a new building built expressly for it, occupying nearly two entire floors. The equipment from office to lavatory is among the most complete to be found anywhere. The rooms are especially large and well lighted, the cloak rooms commodious and convenient, and the halls ample. An excellent feature not found in many schools is a reading room, in which are found magazines, etc. Dictation and recitation rooms are numerous and well appointed. These features are realistically shown in the catalog before us. The building is three stories in height, and on the main thoroughfare of the city, the school being located on the second and third floors.

Recent advertising literature has been received from the following: Rasmussen Practical Business School, St. Paul, Minn.; Mountain City Business College, Chattanooga, Tenn.; New Shorthand School, Norfolk, Va.; Columbus Business College, Columbus, O.; The Phonographic Institute Co., Cincinnati, O.; Whitmore Business College, St. Joseph, Mo.; Spencerian Commercial School, Louisville, Ky.

WRITING IN THE PRIMARY GRADES

J. H. BACHTENKIRCHER

Supervisor Penmanship Public Schools, Evansville, Ind.

Second Year—Article Three.

The work begun in the first year is kept up during the entire second year. Pupils use the same position and movement they used during the first year. The only change made is in the size of the writing. The paper for the second year is 8x10½ inches ruled the long way. The width of ruling being seven-sixteenths. Loop letters and capitals are made two spaces high. The *t*, *d* and *p* being shortened some. More writing is permitted in the second year but a large part of it is done upon the blackboard. The number work, spelling and language, and much of the movement drill being executed upon the blackboard. Pupils love to write at the board and become very rapid and accurate. I have seen a second year class go to the board and each pupil write ten words, correct same, and return to their seats within a period of four minutes. I find the board an excellent help in form. Pupils are permitted to write stories upon the board before the session begins and they are careful that it "looks nice". When a pupil places his work upon paper no one sees his efforts but he and his teacher. If the work is upon the board it is seen by all in the room. Hence he is more careful of his arrangement, spelling, and execution. Pupils are taught to work rapidly and use a light, firm stroke.

The exercises in movement drill are the same given in the more advanced grades only they are larger and made with the suspended arm movement. Only a few exercises are used but these are ground into the very bone and muscles of the pupil. Most of the exercises are closely related and connected with the execution of capitals, small letters and words. Our pupils write rapidly and well and they love to write. I have tried to show in these articles how pupils of the first and second years are trained. I believe this plan is followed in many cities, if I am not mistaken some such plan is followed in New York City and I believe in Washington, D. C. I know it is in Indianapolis, Evansville, Lafayette and other Indiana cities.

In my opinion the teaching of penmanship proper begins with the third year. All pupils should know how to write by the close of the fourth year. After this period it is drill, drill, drill, to make them finished writers. The work prior to the third year has more to do with development of muscle than with the exact construction of letters. The work of form in these grades being combined with the reading, language and spelling. Therefore the teacher must be careful of her blackboard writing because the child will follow first impressions and his teacher's example. A supervisor must look after the blackboard writing of his teachers. This point is more important than the way the teacher handles the pen.

Plates one and two with this article represent second year pupils at the board. Where there is not enough board room the class is sectioned. While half of the room is at the board the other half observes or takes the same drill with the pencil and paper. Plate three illustrates work upon the small letters in connection with the movement from the oval. Plate four takes up the capitals. Original size of plates three and four were 8½ x 11 inches. Plates five and six illustrate movement work in connection with story writing. Pupils love to do this kind of work and it aids much to freedom and form. In my next article I will illustrate and explain the transition from the second grade to the third.

Plate 4.

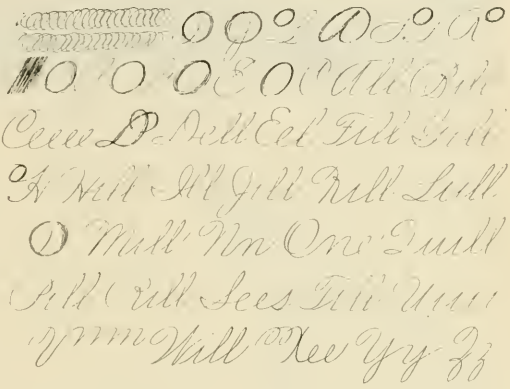
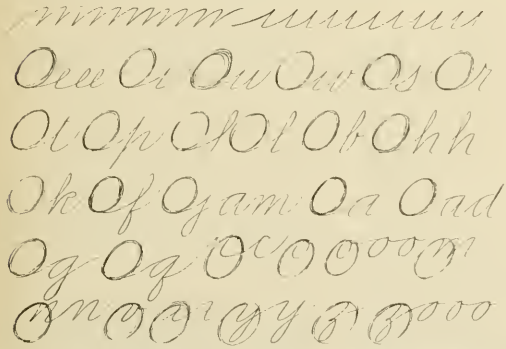


Plate 3.

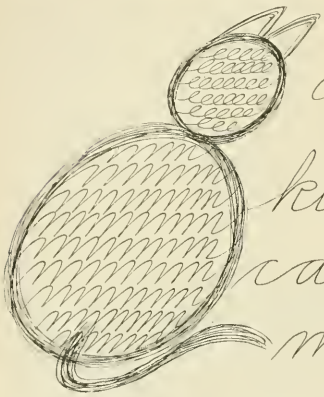


ROOM 3, WASHINGTON ST. SCHOOL, LA FAYETTE, IND. Plate 1.

ROOM 3, WASHINGTON ST. SCHOOL, LA FAYETTE, IND.

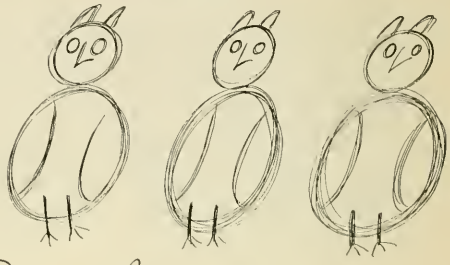
Plate 2.

Plate 5.



My kitty catches mice

Plate 6.



Owls can see. Owls can see.

SPECIMENS

Some bold and artistic ornamental penmanship is received from the skillful pen of Mr. O. T. Johnston, penman in the Mountain State Business College, Parkersburg, W. Va.

Good work in business writing is being done by the students of the Meadville, Pa., Commercial College under the instruction of Messrs. Donnell & Powell, evidence of which we have in the forms of specimens in business writing from that well-known institution. The work compares favorably with that received from most up-to-date commercial schools, and it therefore gives us pleasure to compliment alike teachers and pupils.

Some of the most practical simplified writing we have ever had the pleasure of examining is at hand from the versatile penman, Mr. John G. Christ, Lock Haven, Pa. Had the same been written on good paper, it would have appeared in these columns.

M. A. Adams, proprietor of the Marietta, O., Commercial College favored us with specimens of students work, which disclose the right kind of training. The work of Lee Harman, Helene P. Holz, Tillie Rothley, Roe McFadden, Cora B. Murphy and A. H. Stephens all deserve public mention.

In September the steel magnate, Mr. Frick, gave an elaborate "function," "affair," or "reception," to which were invited such eminent men as Pres. Carnegie, Rockefeller, etc., the invitations for which were written by Mrs. Nina Pearl Hudson Noble, Salem, Mass., with whose excellent penmanship most of our readers are familiar. This speaks well for Mrs. Noble. And of the many styles submitted, Mr. Frick chose the "simplified," which also speaks well for his judgment.

Some splendid movement exercises and other specimens of penmanship are received from Mr. E. H. McGhee, penman in the Shenandoah, Iowa, Commercial Institute.

J. E. Weiss, penman in the Kansas Wesleyan Business College, Salina, Kans., sends specimens of business and ornamental writing, which indicate a very high degree of skill. If Mr. Weiss continues we do not hesitate to predict that some day he will be one of the very finest penmen in the United States. His work is smoothe, bold and very graceful.

Some splendid, actual business-like specimens of writing are at hand from the Maple City Business School, Hornellsville, N. Y., E. D. Snow, proprietor.

Some unique and splendidly executed specimens of penmanship practice have been received from Harvey Brown, Oscar Cozner and W. T. Estel, pupils of Mr. O. T. Johnston, penman and commercial teacher in Big Mountain State Business College, Parkersburg, W. Va. The work sent is about as good as any we get to see at this end of the line.

A page of ornamental signatures has been received from E. H. McGhee penman in the Western Normal College, Shenandoah, Ia. Mr. McGhee is turning out some very creditable work.

A beautifully written letter is at hand from the pen of Mr. Chas. R. Hill, penman in the Bowling Green, Ky., Business College. Mr. Hill is a rising young member of our profession. He is an artist, and will be heard from from time to time.

W. H. Vigus, the expert penman and commercial teacher of William's Business College, Milwaukee, Wis., sends some colored cards written with white ink that are very attractive. He secures a bold, dashy shade, and a very delicate light line, giving a contrast that is excelled by few. Milwaukee evidently contains a good deal of penmanship atmosphere, and it may be this has something to do with the high quality of his work at the present time.

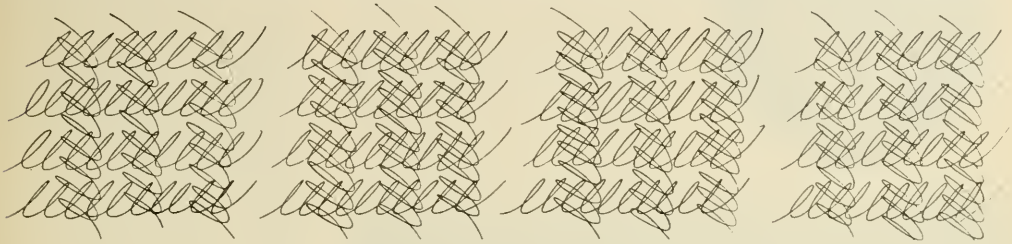
Mr. C. Harnett, penman in Willis Business College, Ottawa, Ont., recently submitted specimens of students practice in business writing, which reveal the right kind of training. Some of the work is approaching our certificate requirement.

"What Others Have Done You Can Do Also."

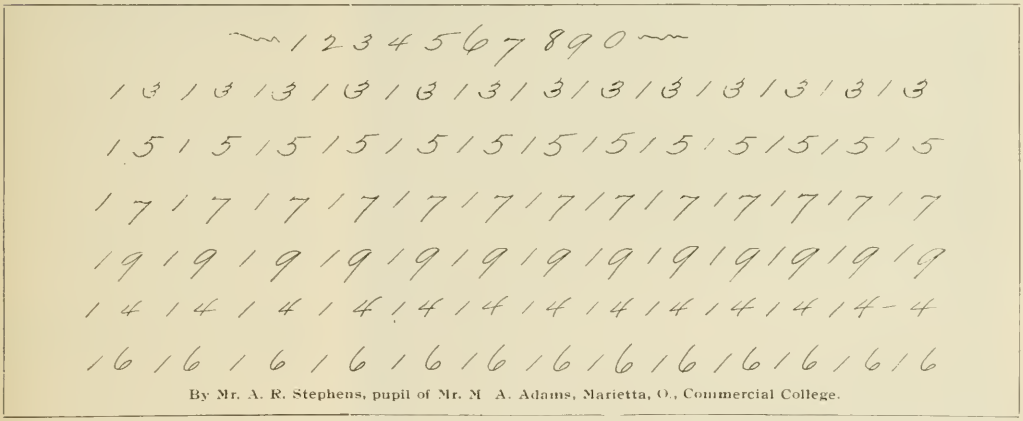
STUDENTS' WORK AND PAGE

Dedicated to the best engravable specimens of exercises and business writing received from schools and students; improvement, timeliness and excellence considered.

Observation, Care and Application—The Essentials.



By Mr. H. Brown, pupil of Mr. O. T. Johnston, penman, Mountain State Business College, Parkersburg, W. Va.



By Mr. A. R. Stephens, pupil of Mr. M. A. Adams, Marietta, O., Commercial College.

H. L. Williams, Granville, O., eighth grade teacher and supervisor of writing, recently handed us a bunch of specimens done by his eighth grade pupils, and we wish to say that the work is among the best we have ever seen done in the grades. The principal criticism we have to offer is that as a rule the small *o* is not closed at the top, and the first down stroke is too nearly straight. No wonder Mr. Williams has been requested to take charge of the writing in all of the grades, and no wonder he has concluded to teach arm movement from the beginning, for the results he has secured amply justify such steps.

Some specimens of graceful penmanship are received from Mr. A. B. ZuTavern, penman in the Metropolitan Business College, Elgin, Ill.

E. W. Frear, Sutherland, Ia., a former student of the Zanerian, favors us with some ornamental signatures which show that he is making splendid progress. Mr. Frear, however, excells as an engrossing artist, and we doubt not that he will be heard from at some future time in this line of work.

A couple of unique and skillfully executed portrait flourishes are at hand from the original and graceful pen of Mr. L. E. Gerhold, policy engrosser in the New England Mutual Life Insurance Co., Boston, Mass. We have on hand a series of ornate script copies for aspiring penmen from Mr. Gerhold's pen, which will appear ere long in THE BUSINESS EDUCATOR.

Mr. A. R. Merrill, supervisor of writing in the Saco, Me., Public Schools, in renewing his subscription to THE BUSINESS EDUCATOR, enclosed some specimens of his penmanship, which disclose a master hand. Mr. Merrill is without question one of the most skillful supervisors of writing of whom we have knowledge, and the people of Saco are to be congratulated for having in their midst one whose skill and knowledge are alike excellent.

YOUR NAME FREE!

(ELEGANTLY WRITTEN)

Also my new book "HOW TO BECOME A GOOD PENMAN."

The book contains copies and instructions by me and some of my students, and will be quite valuable to any one who wishes to improve his penmanship. Address to-day, F. W. TAMBLYN, Kansas City, Mo.

KOREAN INK is the blackest free-flowing ink ever made—it comes in large sticks, enough for years of steady use—Best for ornamental writing—beautiful, true hair lines—Full directions of how to mix to get best results accompany each order. $3 by registered mail for a stick.
L. MADARASZ,
1281 Third Ave., New York.

BEAUTIFUL BOOK FREE.

YOCUM'S SCHOOLS—Have you never heard of them? They make a specialty of teaching twenty-one separate courses in business by three distinct methods of instruction, viz: resident schools (six schools), Correspondence and Home Study. Through these schools you can learn whatever you wish to know about business, from improving your hand writing to the most difficult of Corporation and Voucher Accounting, and acquire this knowledge in the manner your time will permit. Hold your present position if necessary and acquire further knowledge of any business subject by improving your spare time. Our beautiful book, THE OPEN DOOR TO A SUCCESSFUL CAREER, explains all. This book is an inspiration to every reader. It ought to be on every desk and in every household. Enclose 3c. to cover postage. Address, YOCUM'S SCHOOLS,
Home Office, Massillon, Ohio. U. S. A

Charles Ayers Faust was born October 8, 1860, on a farm three miles from Meadville, Crawford County, Pa., and lived on a farm until thirteen years old, when he took Horace Greeley's advice and "went West" to Spring Valley, Minn., "to grow up with the country," and "to paddle his own canoe." His first occupation after leaving the farm was working in a hardware store, his principal duties being to sweep out in the morning and blacking stoves the balance of the day. This art he so well mastered that he was known as the chief stove blacker of the town. But believing that there was a brighter prospect to become a Rockafeller, we next find him in a grocery store as chief clerk and window washer

Journalism seemed to strike his fancy, and having an opportunity to learn the trade, he entered a printing office, where he served his time as devil and became an expert typesetter. He liked the work, but found it did not agree with him, especially when the salary was always by orders on the merchants of the town. During his career as printer he became interested in telegraphy and learned at home on a short line which he and a neighbor boy installed. Having an offer to work as helper in the Chicago, Milwaukee and St. Paul railroad station at $15 00 a month, he completed his telegraphic education, and was assigned an office as night operator.

About that time a copy of Gaskill's Gazette, showing signatures of Dennis, Madarasz, Dutton and others known to the profession, took his fancy and he decided to equal, if not excel them in their "before and after," so instead of going to sleep as many of the operators did on the line, he put in his time practicing penmanship. He soon became quite an expert and his writing attracted the attention of the superintendent of the road, who encouraged him in the work and advanced him to duties of reliever, which duties were to take charge of the office of an agent or operator during vacation or sickness, and in this work he was called upon to take charge of some of the largest offices along the line. He had mastered station accounts thoroughly and was able to handle the largest stations on the division, and still a boy only 19 years of age. At one of these stations he was called upon to take press reports for the Pioneer Press and Minneapolis Tribune. At this work he soon became an expert telegrapher.

Next came an offer to teach telegraphy in a telegraphic school in Chicago. The inducements were so flattering that he resigned his position and came to that city, but soon learned the school was a fake and he severed his connection with it.

Learning of an opening as head assistant book-keeper in the treasurer's office of the Rock Island and Pacific Railway, he made application and secured the position through his knowledge of accounts and good penmanship. This position he retained for three years. In the meantime his spare moments were utilized in taking up the practice of lettering with the Automatic Shading Pen. A set of three pens, three bottles of ink, and two alphabets, for which he paid one dollar apiece for the latter, were his outfit. He soon became quite an expert with the shading pen, and seeing there was money in making alphabets at one dollar each, advertised to give lessons. The work at this time being practically new, a call for such work was quite extensive. Believing he could save money in making his ink, he began to experiment and soon was manufacturing an ink superior to any upon the market at that time.

Becoming aware of the fact that an education was necessary to battle for bread, he decided to attend some school and selected G. W. Brown's Business College, Peoria, Ill. Owing to his actual experience in accounts, he found it was not necessary to devote much time to the work and was persuaded by Mr. Brown to take up the teaching of writing in his Jacksonville school, and it was at this time that he attended his first penman's convention, which was held in 1888 at Davenport, Ia., and where he got his first ideas of the teaching of penmanship. He has not missed a convention since that time, and holds the record of being the only man who has attended eighteen consecutive meetings. Having been with the Brown's Business College Co. from 1888 to 1893, he decided to make a change. Went to the world's fair to work for the exposition management as engrosser. At the close of the fair he engaged with the Chicago Business College as teacher of penmanship, where he remained until 1897. During all these years he had been building up an automatic business, which had grown to such proportion that it was impossible to carry it on in connection with school duties.

During his years of teaching he saw the necessity of the pupil learning to write in a much shorter time than was alloted to students in business college work, but owing to the methods used in public schools and the styles taught, he found about the time the pupil had acquired the proper movement there was but little time left for development of form, and the outcome of his efforts was the invention of the myrograph, which was patented in 1899, and which has so completely filled the bill that the annual sale runs up into thousands. This, as well as the automatic shading pen and his various brands of ink, necessitated a well equipped plant, which he installed. During the spring and summer months, when his line of work was a little slack, he worked in the treasurer's office of the city of Chicago, the Board of Review and two years was deputy assessor.

In order to extend his automatic pen and myograph business, he decided to go on the road in its interest. Selling out half interest to Mr. W. I. Tinus, a company was formed and Mr. Tinus elected as manager to look after the interests of the concern. Mr. A. N. Palmer, learning of Mr. Faust's intentions, prevailed upon him to visit schools in the interest of his method of penmanship as a side issue. From the first he was so successful in making adoptions that he was offered a salary with the privilege of handling his own work in connection. During the four and a half years in this line of work, he taught thousands of teachers and more pupils, perhaps, than any other man in a life time.

The past two and a half years he made his headquarters in New York City, and was appointed the Eastern representative of the A. N. Palmer Co. While in New York, Mr. Faust devoted a considerable portion of his time in securing an adoption in the public schools of that city, and by diplomatic efforts and hard work succeeded in his undertaking.

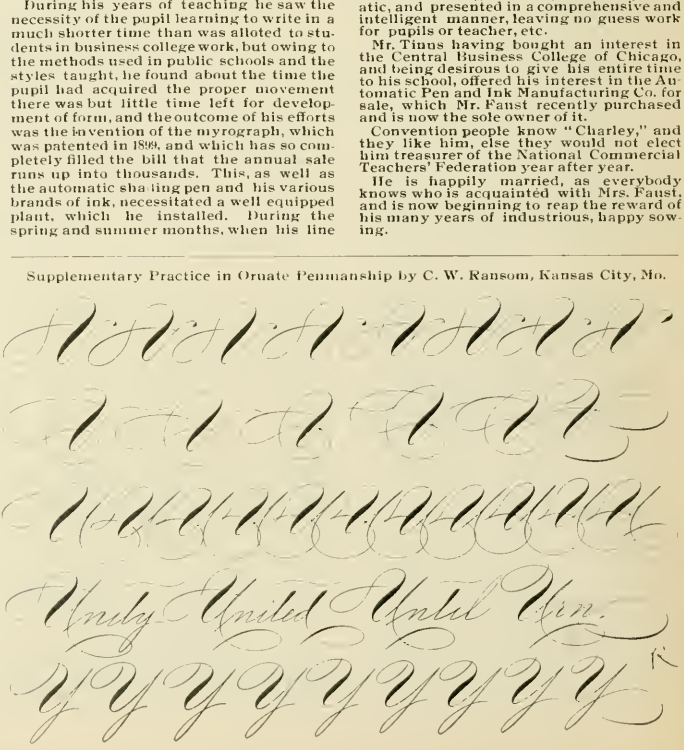
In supervising the penmanship work in the New York schools he came in contact with all grades in the work, as well as principals and teachers. By careful study throughout all these years of experience he was able to determine the best methods to pursue in getting the best possible results in the shortest time, and believing that the many ideas he had gotten could be utilized, decided to get out a system of penmanship along the lines that he had tried and found satisfactory, so in June last he arranged with Zaner & Bloser, Columbus, Ohio, for the publishing of his system, which is now upon the market, and is meeting with a ready sale. Circulars sent to schools outlining his plan, brought in many promises of adoption before the Budget was from the press, and we predict that it will revolutionize the teaching of writing, as it is systematic, and presented in a comprehensive and intelligent manner, leaving no guess work for pupils or teacher, etc.

Mr. Tinus having bought an interest in the Central Business College of Chicago, and being desirous to give his entire time to his school, offered his interest in the Automatic Pen and Ink Manufacturing Co. for sale, which Mr. Faust recently purchased and is now the sole owner of it.

Convention people know "Charley," and they like him, else they would not elect him treasurer of the National Commercial Teachers' Federation year after year.

He is happily married, as everybody knows who is acquainted with Mrs. Faust, and is now beginning to reap the reward of his many years of industrious, happy sowing.

Supplementary Practice in Ornate Penmanship by C. W. Ransom, Kansas City, Mo.



WANTED—Two first class outside representatives. If possible, men experienced in soliciting for both correspondence schools and business colleges. Well educated, good hustling, young, unmarried men preferred—men who believe in the merits of business training, and who cannot only *talk* but *write* business. Good salaries, good commission and one-half of expenses paid. Excellent proposition for the right men. Business legitimate and honorable. Dishonest or idle men need not apply. Neither should those who lack vim and energy. Address,
Big Enterprise, care Business Educator, Columbus, Ohio.

Wanted—Commercial Teacher.

An enthusiastic, well grounded Man to take full charge of Commercial Department in a live, growing school having high Standard and Excellent Student body. Service needed at once but can wait until January first if absolutely necessary to get good man. Give full particulars. Send photo. State salary and, if you write shorthand, name system. All Correspondence Confidential. Have Splendid place for one who appreciates Merit. Address
M. A. C., care Business Educator, **Columbus, Ohio.**

WANTED—A good Business College solicitor at once. Address, "Hustler" care BUSINESS EDUCATOR.

WANTED—A first-class manager with not less than $1100, to take sole management of an established school in New York City. One accustomed to large city work with managerial and soliciting ability. Good location and equipment. Assurance will be given of co-operation of the very highest teaching ability and of some points superior to any other school in the city. A school to be built and developed upon the very highest merit professionally, and the most careful and able management financially, is the object in view.
Address,
"LEGITIMATE BUSINESS,"
Care Business Educator, Columbus, Ohio.

A BUSINESS COLLEGE EQUIPMENT and business for sale for cash at less than cost of equipment. School established 16 years. Present management 7 years. In finest section of Illinois, and no other private school for many miles from this.
Quick action puts purchaser in possession for winter term. Rent very low. Proprietor wishes to retire. Write
W. H. GIVLER, Princeton, Ill.

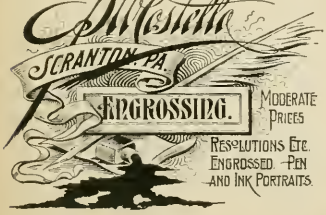
GET THE BEST.

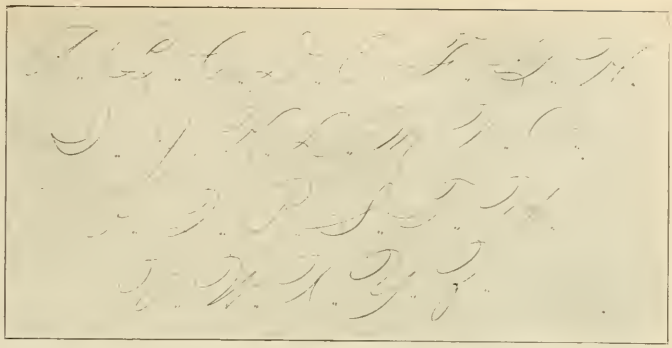
When you want anything in the line of pen-work, no matter what it may be, it will pay you to write to me for estimates. You will find that the best costs no more than the ordinary kind.
Cards, the finest in the land, 25 cts. a dozen. Set of ornamental caps, this month only 20 cts. I want a boy who can hustle in every school to take orders for my cards. Particulars and samples free. I pay a big commission. Lessons by mail in all branches of penmanship.
T. COURTNEY,
Care Strayer's Business College, WASHINGTON, D. C.

The Best Blank Cards, Hand Cut

Designs and Card Writers' Manual. Tells all about blank, comic and scroll cards, 2c stamp. Motto, Bird and Scroll Cards, 24 designs, no two alike, 100 assorted, 30c.
Christmas Cards, printed in three colors.
Three styles, 100 assorted, 30c, 500, $1.25, prepaid.
Very Funny Kissum and Hugum Cards, 100, 30c.
White Ink Powder, enough to make 2 ozs. 15c.

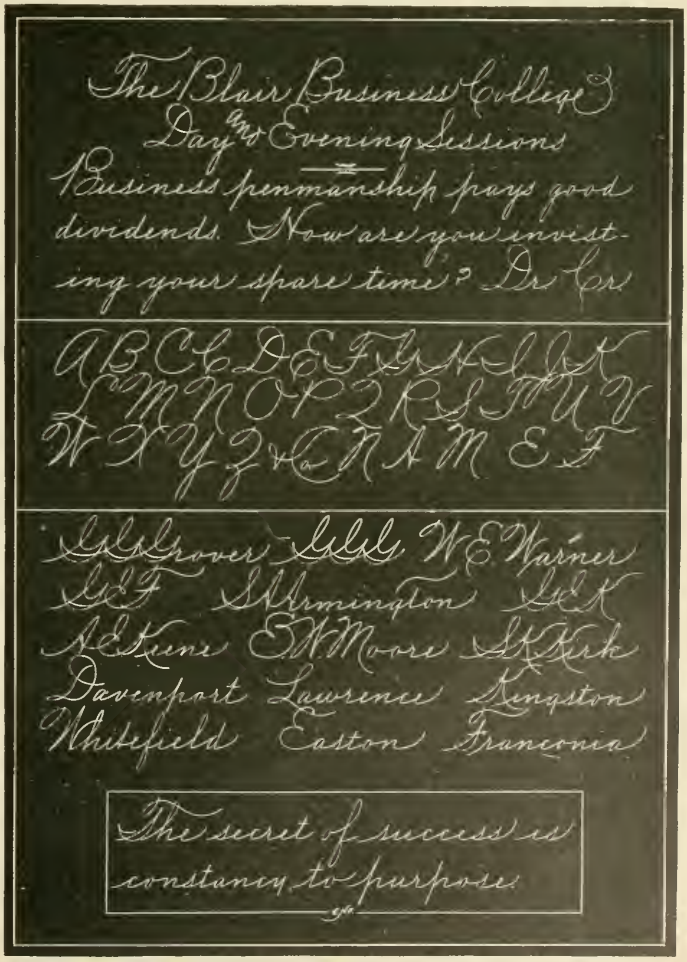
THE BEST — 12 KEEPSAKE CARDS 25¢. 12 COMIC CARDS 20¢. 12 LOVE CARDS 20¢. 24 PLAIN CARDS 25¢ — FINEST CARDS
W. McBEE, 13 SNYDER ST. DEPT A ALLEGHENY, PA.
Card Writing!—THE LATEST COMIC, ESCORT, LOVE and CALLING CARDS. AGENTS WANTED. COM 40%. AGENTS PROSPECTUS, PEN and INK WORK, 4¢. SEND TO DAY. 5/0





From the pen of E. H. McGowen, penman, Western School of Commerce, Stockton, Calif.

Business writing by E. H. Fearon, penman and commercial teacher in the big Blair Business College, Spokane, Washington.



WRITERS I HAVE KNOWN

BY

F. B. COURTNEY.

Horace Greely was a poor writer, but the man from Washington has got Horace burned to a crisp. His exercises look like the wild rays of a chromotrope in a stereopticon. I nearly lost an eye looking at them. He started out with the zigzag of an ostrich and ended with a quirl that looked like the top knot in the center of a meat pie. He says he has not practiced very much. I don't think he has practiced at all. He has not movement enough to start a June bug down hill.

The smoothest specimens I have received was from a bald headed man in Tennessee. As soon as I opened his batch of specimens I had to take a drink from a black bottle that I had not opened for twenty years.

He wrote a rapid hand but forgot all about the formation of letters. One line of it would make a meat saw sufficiently sharp to go through the jaw bone of an ox. This may be a little pointed but his letters were very pointed.

A bald headed fellow in Mississippi writes with a great deal of pomp, his writing resembles the ruins of Pompeii. He belches forth a lot of hieroglyphics that would puzzle a microscopic action of the most scientific lens. I thought at first it was German. Two fellows offered to bet that it was Portuguese. One man looking over my shoulder found out that it was English because he wrote the same kind of a hand himself. Horace Greeley wrote a poor hand, but not a bad hand. This fellow's hand was not good, bad or indifferent; it's worse.

CRITICISMS

A. G. H. You are certainly making a fine start in the ornamental line, and I wish you success. Keep up your practice and you are sure to win. All of your work should be done on a larger scale than that which you have submitted. I also note the hesitancy in your movement in executing some of the shades. See that the pen plows through the shades with a good deal of vim and force.

F. A. W. You are making a good start on Mr. Courtney's lessons. Study the form closely. You have a splendid movement, but you need to direct it more wisely. In all probability you are making most of the forms too rapidly.

W. A. S. A. You are doing splendid work on Mr. Courtney's lessons. Keep it up and the certificate will in due course of time be yours. Make your work a trifle larger—the same size as Mr. Courtney gives it. You curve the down stroke in the last style of capital *C* too much.

T. J. D., Jr. Your first efforts at ornamental penmanship are certainly very creditable. They clearly indicate that you can become a master penman if you but stick to it and follow closely Mr. Courtney's lessons. Study form closely, and cultivate a firm, sure movement. Secure symmetrical ovals and watch closely the location of the shade. Keep an eye open about December for an article by Mr. L. H. Hausam in THE BUSINESS EDUCATOR, entitled, "The Fine Art of Shading."

S. G. B. Splendid is the practice on Mr. Courtney's lessons. You curve the first part of the capital stem too much. Your small letter work of Mr. Lehman's lesson is not quite as strong as I should like to see it. You will do well to raise the pen in the small *d*, and to overcome the angle at the bottom of *q*.

Arizona. You are starting out splendidly with Mr. Courtney's lessons. Your reverse-oval shades are not as low as they should be, and the shade in *O* is not curving enough. Your movement is not quite bold and firm enough. Develop a little more power. You are on the right track.

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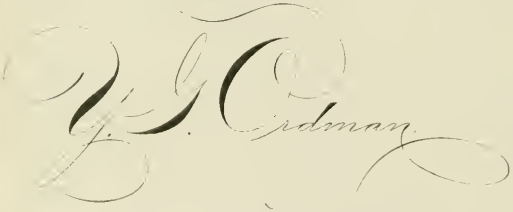
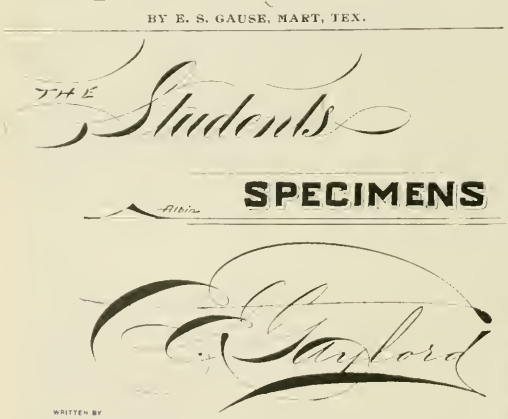


BY E. S. GAUSE, MART, TEX.



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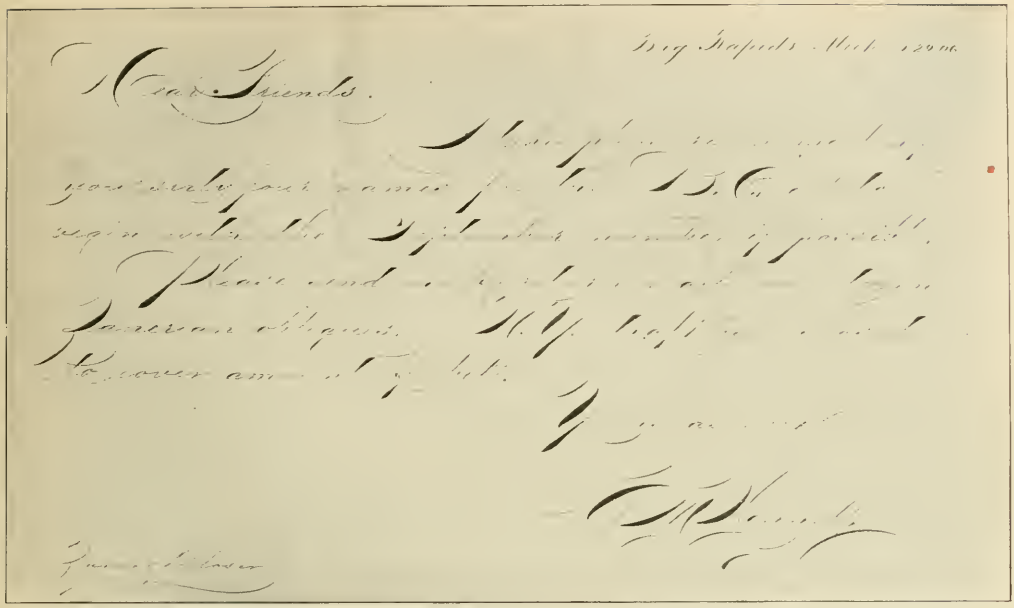

A specimen of truly beautiful penmanship. Much of the delicacy, grace and contrast of the original is lost by halftone engraving, but it was too delicate for zinc etching. The Ferris Institute is doing splendid work in the cause of good writing. Mr. Wonnell is rapidly becoming a leader and master. You'll see more of his work next year in THE BUSINESS EDUCATOR.

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Send 20 cents for 12 white, assorted colors, or royal blue cards, written in my finest style. 1 and 2 cent U. S. stamps taken. Twenty years with the pen. Address- **F. E. PERSONS,**
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This is the amount offered by one of our largest cities for bookkeeping and all-round commercial work in the high school. To-day, Oct. 6, the place is still open; and it is but one of 30 that we have been asked to fill since Sept. 1, salaries from $500 for promising beginners to $1500 for A1 men—and the foregoing special plum. Enroll now for January engagement, and plan to meet our manager at the Federation Convention in Cleveland Christmas week. Enrollment and full information free. We need you; and if you are not on our list, we are both losing money—and other good things. Just investigate. "Do it now."
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LESSONS IN

ROUNDHAND WRITING

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BOX 88. WILMINGTON, DEL.

Send work to Mr. Strickland by the 30th of each month for criticism through the BUSINESS EDUCATOR.

In this lesson on word-writing you will find that all the letters of the alphabet are included. If your previous practice has not been thorough you will doubtless have some difficulty with the joinings. Of course the excellence of a word depends upon the excellence of each letter contained therein. This means that you should be quite certain of the form of each letter and also that you should give special attention to the spacing, so that each word will have a finished appearance.

It is well to notice where the same stroke occurs in different letters and to keep these uniform. Extensions above and below minimum letters must receive careful attention so that *a*, *t*, for instance, would not be less in height than *d*.

To insure real accurate work it requires ruling, but it is not always practical to do this, and then again it is good training for the eye, this looking for irregularities.

The spacing between words should be a little wider than the spacing in the words. You will notice that *c* or e comes quite near the following letter while there is considerable space between the *i* and the following letter. It requires considerable analyzing to get these details right. Strive to have the work as a whole look well.

Figures are very important in policy work and other lines. The styles given herewith represent most of the standards used by engrossers. Figures look best when made a little larger than the minimum letters.

Figure *1* begins with a hair line introductory stroke and increases to a full shade at base line. Figures *2* and *3* are based on ovals. The small center part of figure *3* should be at a little more than half the height. The second stroke of first style of *4* may be longer or shorter than first part. Figure *5* is based on the oval for lower part. The small shade at top may be made by retouching or by turning holder from you and thus producing shaded stroke like first style. A similar stroke was used on the *2*. Figures *6* and *9* are the same except of course being reversed.

All dot finishing is made by retouching. Study tops of 7. In first style make short compound shade as previously described by turning holder from you. The two styles of *8* are very legible and practical. In the second style the top is smaller than the base. Shades the same on both sides. *Zero* should be shaded on both sides, making strokes downward; heaviest shade on left side. Practice on the siveral signs presented herewith.

H. N. W. Mass. The work received has somewhat the appearance of having been written with a nail, but presume it was due to using straight holder or very stiff pen. Use oblique holder and flexible pens. Paper and ink O. K. Come again.

N. W. R. New York. Your work is very good and shows up nicely. You need to practice much on *a*, *r*, and *x*. Would recommend that you make practice work larger, say 3-16 inch space for minimum letters.

W. A. D. Con. Shades too heavy on *n*, *m*, *u*, and *w*. Work for imiformity in heft of slant and shades; *c*, *e*, *o*, *a*, need much practice. *r* and *s* stiff in appearance. Curve first stroke more.

H. T. W. Conn. It is a pleasure to look over such work as that sent in. You should try to eliminate all straight edges on shades. Shades on *r* and *s* too high. Send in your best efforts. The waste basket is out of commission.

F. A. M., Colo. Rule in pencil head lines for your work. A review of first lesson would be well before proceeding to next. Give much attention to shades and slant of work thrnout. Do not make second shade on a extend so much above letter.

J. F. B., Kans. Note what you say regarding prize. With the foundation revealed in work you have a very good chance. Would recommend reviewing first lesson. Rule head lines in pencil. *r* and *s* need much practice. Work for smooth turns at base of shades on such letters as *u* and *w*.

BOOK REVIEWS

"Modern Business English," by Carrie J. Smith and D. D. Mayne, Powers & Lyons, publishers, Chicago, Ill., is a 256-page, cloth bound, splendidly printed book comprising "A Course in English on the 'Learn to Express by Expressing' Plan." And right well does the contents sustain the quoted words, for grammar and letter writing are so interwoven that it would seem impossible to carry on the one without the other. And thus it should be, for it is only the grammar we learn to *use* that is of any service to us. There are fifty-two chapters with sub-chapters and exercises, making it a workable volume. The book is intended to serve as a text the first year in high school, and in business schools. We believe you will be well repaid by investigating its contents in detail. Address the publishers.

"Manual of Munson Shorthand," by A. C. Van Sant and Elizabeth Van Sant, Powers & Lyons, publishers, Chicago, comprises 250 pages beautifully printed and substantially bound in red cloth, devoted to Munson phonography. The book is the outgrowth of many years' successful experience in the school room. Here are some of the special features: Words illustrative of principles and rules are incorporated in the body of the text, and not separately; word signs are introduced from the beginning, in the exercises, and are thus learned at easy stages; phrasing is begun early in the lessons; nothing is given which needs to be unlearned; a complete index is given. The engraving is skillfully done; the type faces well selected, and the mechanical part conscientiously executed. In all it is a distinct credit to the shorthand and commercial teaching profession. We predict for it a large sale.

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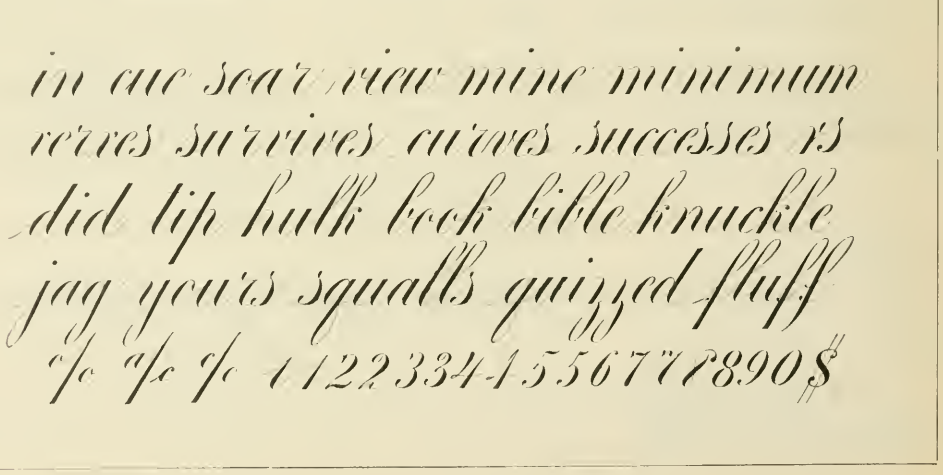
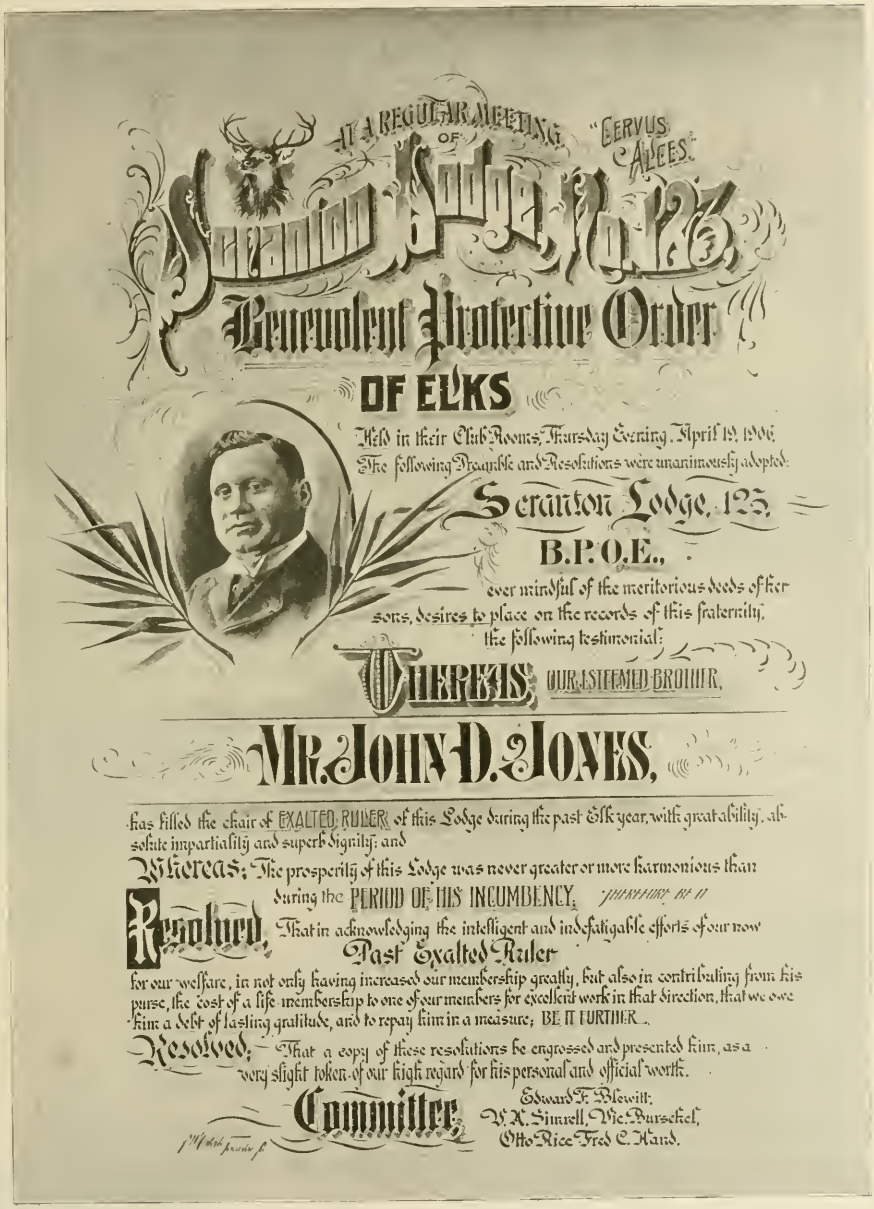


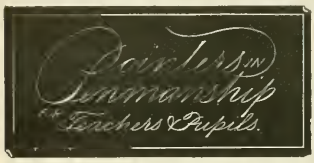


Mr. Costello, the creator of the above artistic engrossment, informs us that if young engrossing artists fully realized how much more money people are willing to pay for an engrossing containing a good portrait than without, they would certainly give considerable time to portraiture. And with the inspiring examples Mr. Costello contributes to THE BUSINESS EDUCATOR, they have the means of learning portraiture placed at their command.

Lesson Four.

This month you have a piece of work that will be interesting. In the line "Resolutions Engrossed," you can see that I have not retouched the letters, but I did use a fine pen in getting out the other pieces. After you have finished the line, "Practical Lettering," use your own name instead of mine, and tack your work upon the wall somewhere just to see how you like it.

Resolutions Engrossed



The following is the beginning of a series of short, terse, technical, professional talks on the subject of penmanship by Mr. D. W. Hoff, Supervisor of Penmanship, Lawrence, Mass. You will find them timely, stimulating, and practical. This exchange of ideas is what is necessary for the broadest and highest development. In the meantime collect your own thoughts and give us the advantage of your ideas and practices by contributing one or a series of articles to this department of THE BUSINESS EDUCATOR. Some one recently said Mr. Snow's little article was the best he had ever read. Give some one a chance to say as much of *yours*.—EDITOR

Knowing How.

Some facts, conditions, and relations, an articulate knowledge of which, on the part both of the teacher and of the taught, is prerequisite to the proper presentation by the former, and the systematic development by the latter, of a rapid, legible, and salable style of penmanship, with the minimum expenditure of time and effort.

THE CHIEF OBJECT.

To establish correct habits of both thought and action on the part of the student or pupil; to teach him to regulate the forces which operate, and influence the action of those muscles which constitute the writing machine; also how to apprehend and remove such mental and material impediments as prevent freedom, ease, and precision in their action, are the CHIEF POINTS to be gained and embody the grand secret of all successful instruction in penmanship.

This can best be accomplished by means of a systematic course of instruction and experimental drills that shall make clear to the mind of the student the following points: Offices of the various sets of writing muscles, what impedes and what facilitates rapid, accurate execution, the effects of various sitting postures, or degrees of muscular tension, upon muscular elasticity or fluency of action, the relation of thought and will power to motion, and of motion to the visible results, which mental conditions impede, and which facilitate execution, which quiet and which agitate the nerves; what moods induce sluggish, feeble, and uncertain action, and which stimulate strong, rapid, and precise movements; the effects of slow, halting, and of rapid, sweeping movements upon quality of line; how results are affected by the presence or absence of forethought, preplanning and fearless freedom, etc., etc.

TO KNOW HOW IS ONE HALF.

It frequently happens that much valuable time is literally thrown away at the outset of a student's career simply because the instructor has neglected to make plain to him just what are the offices or functions of the various sets of writing muscles, together with the conditions under which their action can best be brought under control. That practice perfects is only conditionally true. The author of that much used phrase "Practice makes perfect" should have written it with five words instead of three, thus: Only intelligent practice insures perfection.

Before we can intelligently point out the functions of the various sets of muscles employed in the act of writing, there must necessarily be, between the writer and his readers, a perfect understanding as to the exact character of the movements under consideration. As the majority of my readers are teachers or students in business colleges I will confine myself chiefly to the discussion of that movement so universally taught in business colleges, and in the grammar grades of those public schools where supervisors of penmanship are employed. I refer to what is too commonly known as "Muscular" movement which, in practice, is really a combination of the Finger and the Rest-arm movements.

Although in teaching, after the first few lessons spent in its analytical study we generally simply refer to it as the arm movement.

The better the pupil is informed as to these functions of the various sets of muscles, the more intelligent, hence the more fruitful will be his efforts. The supervisor who fails to recognize the fundamental importance of this fact and to bring his teachers to a full realization of the same, will find the teaching of movement to be decidedly up hill work. This statement applies with equal force to the regular teacher in the public school, or to the penmanship instructor in the business college who neglects at the very outset to place within the comprehension of the pupil the facts as to the parts played by each set of muscles when employed in the art of writing, together with what mental, muscular or material conditions effect that action, and how.

The writer has found no device which so quickly brings within the understanding of the beginner, these facts and conditions, as do the *experimental drills*, in the course of which each student writes the same exercise under different conditions as to body, arm, or hand postures, mental conditions, muscular tensions, pressures at arm rest, rates of speed, etc., etc. During these experiments he carefully notes how differently each condition effects the character of his work.

At the request of the Editor a verbatum report of some of these drills will be sent for publication, giving word for word just what is said both by teacher and pupil, and briefly stating all that transpires during the writing period. As the plan is identical with that successfully used by the writer, both in his business college and normal school classes of former years, it is confidently hoped that teachers in these capacities may deem the plan worthy of a true test in their own work.

A Word of Appreciation.

Have you examined carefully the work Mr. Stein is contributing? Have you not been impressed with its high grade forms and sensible instructions? It is not often that the exceptionally skillful and the truly practical are found in the same product, but Mr. Stein has combined them as perfectly as they perhaps have ever been. If anything better has appeared, we do not recall it.

And what makes us feel so safe in speaking so highly is the excellent work we are already seeing from the many who are forwarding their work for criticism. Mr. Stein has won a high position as a penman, and he has done so by, and through, untiring effort. Having hewn his own way through the solid rock of toil, he knows how to show and tell others—hence the practical part of his lessons.

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In the design shown herewith the words "King's Business College" are brought up to catch the eye, and the less important parts are kept in the half tones, and it will be seen that the contrast between the solid color and the lighter tones is effective and pleasing. The crown and shield with decoration is appropriate for a college that belongs to a King, and are used to give the design a meaning as well as artistic quality.

Make a detail pencil drawing first, two or three times as large as the engraved copy. Add the ink with care and avoid profusion of lines. Remember the object is to obtain the desired effect with as few lines as possible.

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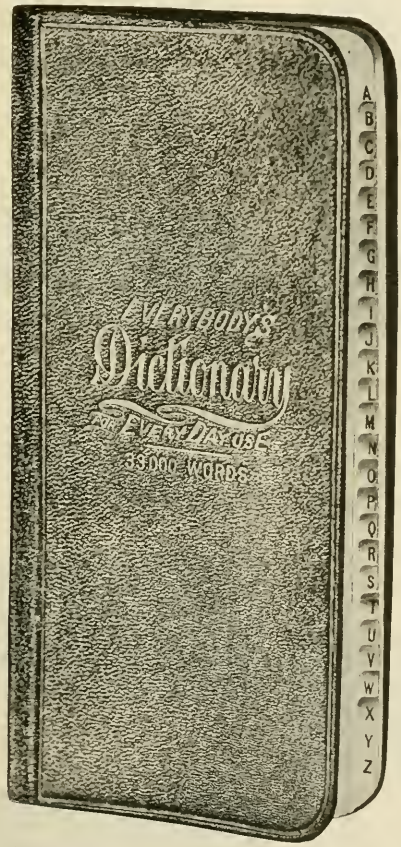

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The Business Educator has been our best friend throughout this, the most trying year of our experience. You know something of what we have accomplished but you cannot know how potent has been the influence of the Business Educator for good, to teacher and student alike. May the coming year witness greater achievements.

Fraternally yours,

John F. Cushing

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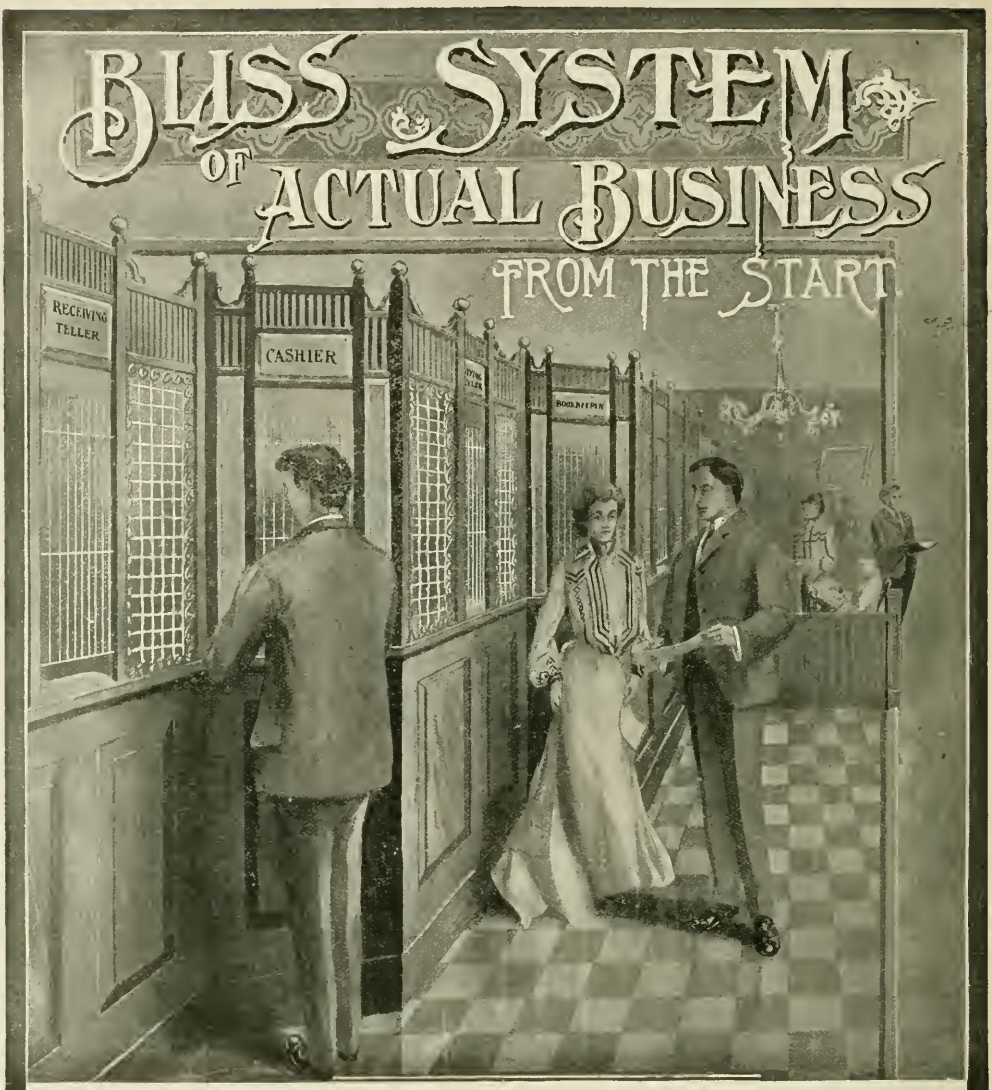

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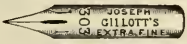

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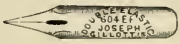

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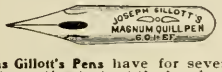

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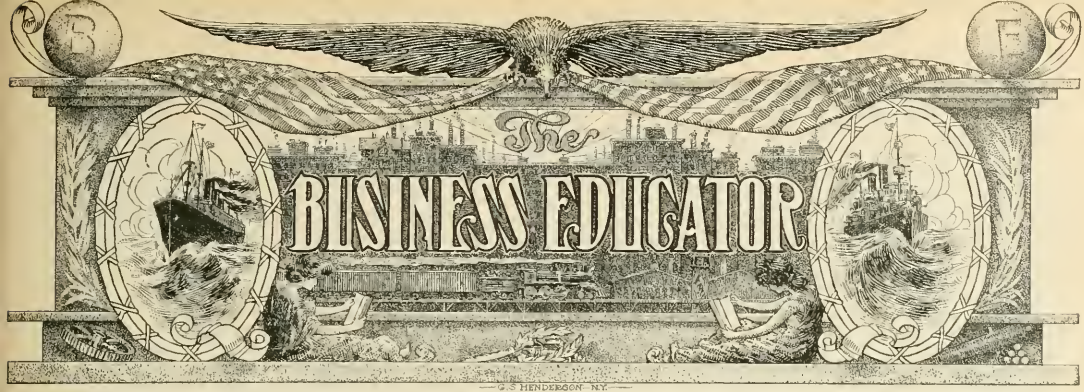

VOLUME XII. COLUMBUS, O., DECEMBER, 1906. NUMBER IV.

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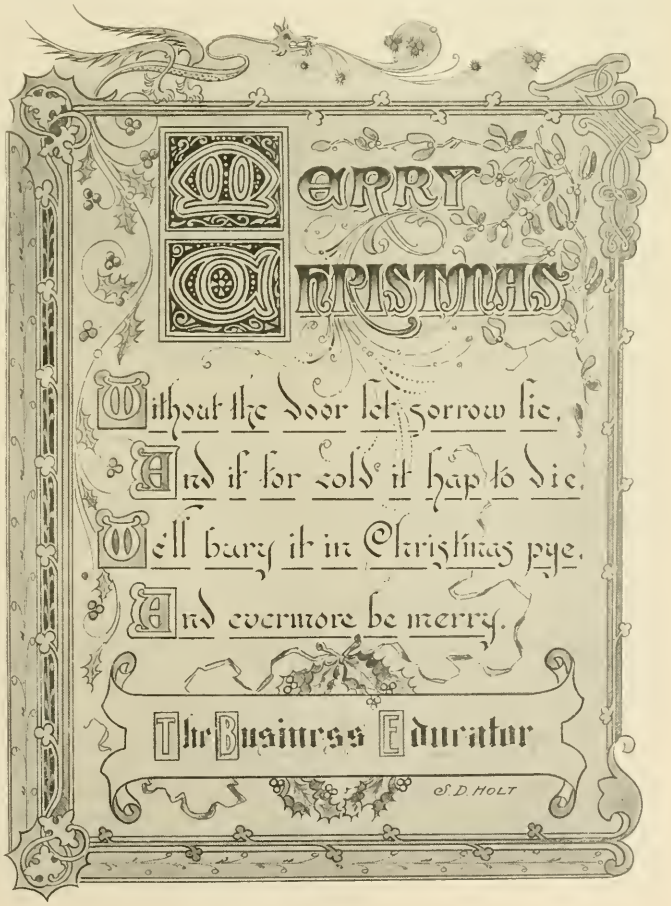


The Story of Business Education in America.

The Professional Edition of THE BUSINESS EDUCATOR is publishing a series of papers under the above caption by Frank Vaughan of New York City. No man alive has been in closer touch with our profession since the early eighties, and he has made an exhaustive study of the conditions and incidents pertaining to the development of business education since that idea took definite shape in the establishment of the first American commercial school almost seventy years ago.

For nearly 20 years Mr. Vaughan did the main editorial work, as well as directed the business management of *The Penman's Art Journal*, and for more than half that period was its sole owner, though for reasons sufficient unto himself, these facts were never mentioned in *The Journal*. During these years he accumulated an immense amount of data pertaining to business education and educators. When our beloved Mr. Packard passed away Mrs. Packard turned over his voluminous papers, memoranda, correspondence, etc., to Mr. Vaughan, and enlisted his collaboration in the preparation of a memorial volume that should embody the story of business education. This was to be her gift to her husband's profession—and hers. The work was far advanced when she was striken with the illness that deprived our guild of one of its most loyal adherents, clearest minds and finest characters.

Mr. Vaughan is now condensing this matter for THE BUSINESS EDUCATOR, recasting it to conform with magazine conditions and limitations, while preserving the main lines and presenting a connected history of the American Commercial School—the first, so far as we know, that has ever reached the type stage. The current installment pictures the historic convention held in Buffalo in 1867, when a truce was patched up between the loyal B. and S. forces, led by S. S. Packard, and the "rebels," marshaled by Robert C. Spencer—following a year of bitter internecine strife. The double-page picture of the eighteen men who attended that convention (only five of them survive) is of rare interest and value, and appears in this issue of the Professional Edition.

YOUR AID SOLICITED.

THE BUSINESS EDUCATOR would like to hear from any friend who may have photographs, documents, etc., of interest in connection with this series. Suggestions also will be welcome. They may be sent to us or to Mr. Vaughan at 203 Broadway, New York.

Contributors and Contributions.

We cannot refrain from going to press without a word concerning the contents of this and coming numbers of THE BUSINESS EDUCATOR. We feel complimented with the array of talent shown in this year's program.

In the Penmanship department such names as Stein, Lehman, Blue, Courtney, Pachtenkircher, Hansam, Lister and others, means much. In the Engrossing department such names as Brown, Martin, Strickland, Costello, Holt and others speak volumes for the artistic and practical in these lines.

Mr. Stein's lessons are particularly high in grade, progressive and practical. Mr. Courtney's lessons are quite extensive, timely and artistic. Mr. Strickland's lessons in Roundhand will prove to be of great help to beginners.

The departments devoted to Business Branches, Convention Doings, News Items, etc., will prove to be especially varied, interesting and helpful.

White's articles on Arithmetic, Brown's contributions on Bookkeeping, Campbell's articles on English, Van Sant's timely contributions on Typewriting, Sprague's continued articles on Law, Vaughn's spicy Historical contributions, Platt's articles on Psychology, Booth's contributions on Graphology are all enjoyable, timely, progressive and practical.

It seems to us that each number the coming year will alone be worth the price of a year's subscription. But we have not mentioned all other things that are being considered and will be added from time to time.

The Programs and Announcements of

The National Commercial Teachers' Federation and Affiliated Associations, as presented in the professional editions of the October, November and December numbers of THE BUSINESS EDUCATOR, indicate that the members of the executive committees and officers have worked faithfully, and provided interesting, practical topics, and able, progressive people to present them. We can, each and all, best show our appreciation by immediately remitting our membership dues, ($2.00) to the Secretary-Treasurers (Business, C. W. Benton, Valparaiso, Ind.; Shorthand, W. I. Tinus, Central Business College, Chicago, Ill.; Penmanship, L. E. Stacy, Meadville, Pa., Commercial College) of the Associations, and by attending the Cleveland meeting.

Ohio, Pennsylvania, and New York should turn out in large numbers to show appreciation of the action of the Federation for coming eastward farther than ever before, as well as to encourage it to do so again.

Mayor Johnston is sure to be on hand, and he's alone worth seeing; then, too, Cleveland is the former home of the late Senator Hanna, John D. Rockefeller, and Cassie Chadwick. (O. K. used to accompany the letter's signature, but it has been changed to O. P. (Ohio Penitentiary.)

Let us have a good time and make the Cleveland meeting the biggest and the best thus far held. Get your moccasins, snow shoes, skates, automobiles, or tickets for your trolly or steam choo-choo ready—and "howdy?" "glad to see you!" "looking fine and prosperous!" must be enjoying the world!" "say, you're building up quite a school, I hear!" "golly, but I'm glad you've come!" etc. etc.

An Inch Ad. Did It.

Under date of October 13, 1906, an advertiser in THE BUSINESS EDUCATOR wrote us as follows: "Please insert the enclosed advertisement in your next number. My one inch advertisement in your May number sold one of my Schools for me."

That THE BUSINESS EDUCATOR is unexcelled as an advertising medium need not be stated to those who have been using its columns, for we are constantly receiving from our advertisers the most encouraging reports regarding the journal as a business bringer. The above quotation is from one of many similar letters received.

The facts are, if you have something good to advertise, something that will appeal to wide-awake persons, like school proprietors, commercial teachers, commercial students and progressive office people, the advertising columns of THE BUSINESS EDUCATOR will bring the desired results. Then, if you are a school proprietor and want a teacher, or wish to purchase or sell a school; or if you are a commercial teacher and want a position, THE BUSINESS EDUCATOR will serve you efficiently, sufficiently, promptly, and at prices that are right.

Flourishing.

Our readers will be glad to learn that we have on hand a good sized bundle of some of the most graceful flourishes ever executed with the pen from the brain and hand of Mr. W. E. Dennis, Brooklyn, N. Y., whom we consider just as fine in the way of flourishing as John D. Williams ever was. These graceful gems of the pen's art will appear from time to time to satisfy the eye of all those who love beauty as revealed in grace and harmony of line.

Practical Lessons in Practical Writing

DUFF'S COLLEGE. E. W. STEIN. PITTSBURGH, PA.

Specimens Criticised by Mr. Stein.

Mail so as to arrive in Pittsburgh by the twentieth of each month.

Lesson 4.

Are you using a regular period every day for practice? Now is the time that careful, persistent practice will be beneficial. Keep the slogan constantly in mind. Fling your banner to a new breeze of enthusiasm every time you take up your pen and do not stop until you have mastered at least some of the difficult points in your lesson. Avoid random practice; i. e., jumping around from one thing to another. Practice the copies closely and be sure to gain something from the criticisms. The more you review, the greater amount of substantial improvement you can make.

It will be necessary to read and understand all the instructions I give you because all the copies I want you to practice are not in this lesson but are in the previous plates.

Review the compact extended oval as found on Plate No. 1. First two spaces high, then reduce to one space. On plate 9 practice the diminishing loop exercise. Loop the ovals together as in the first line. Retrace each one eight times. Use a free rolling motion and keep the lines close together. Make this exercise large at first—three spaces high. Be sure to have the muscle of your forearm resting on the table. After you master the large motion, decrease the size to two spaces and then one space in height.

Loops are composed of the oval and straight line. The ovals here are made quite narrow so as to give you nearly the loop motion. The up stroke in loops is a decided curve—the down stroke is almost straight. Practice the two strokes separately until you can make them well.

Notice that crossings should be about the height of small *i*. Make *l* singly and in groups as in copy. Keep all down strokes parallel in the groups. The loop is an important part in several letters that follow, so practice this first plate until you can make *l* as well as the copy—that will save you time with other plates.

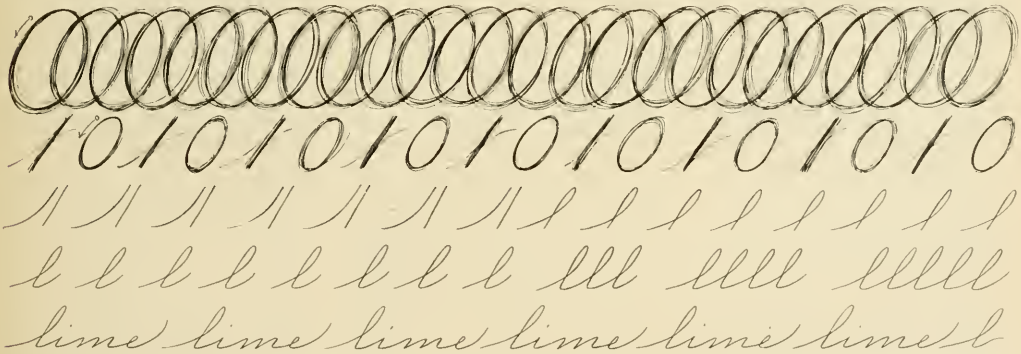


PLATE XX. *h* is a composite letter containing the loop of *l* and the last part of *n*. If you have mastered these letters, *h* should give you no trouble. Strive to get good forms as well as to use a free easy motion in all letters. Watch the spacing in the words; have it just like the copy.

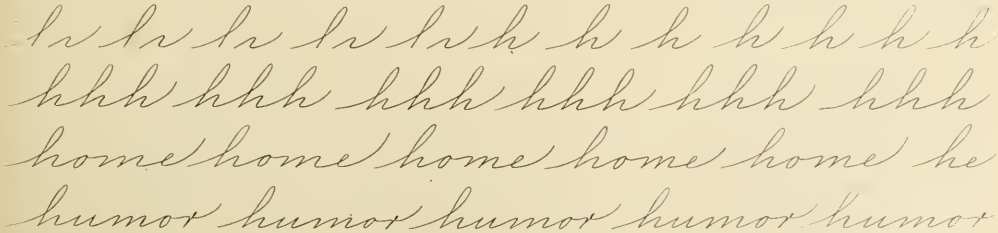


PLATE XXI. In *b* the two component letters are *l* and *r*. Do not have the finishing dot too near the loop or you will get an *f* effect. Try hard for uniformity in the words. The three important points are size, slant and strength of line.

l v l v l v l v l v l v l v l v l v l v

b b b b b b b b b b b b b b b b

bbbb bbbb bbbb bbbb bbbb bbbb b

branch branch branch branch barn

bubble bubble hurl hurl hummer b

PLATE XXII. The last part of *k* is generally conceded to be difficult. I have made the first line large that you may be able to study the form closely. Considerable practice will be needed on this letter. I have given you plenty of word practice in this plate. Write at least a page of each word. Do not hurry over any part of this plate but master it thoroughly.

k k k k k k k k k k k k k k k

k k k k k k k k k k k k k k k

kink kink kink kink kink kink

haul bake kneel beckon bunion

human illumine kennel hollow

PLATE XXIII Keep fractions small. Be sure the figures are legible. In the *cent* sign make the straight stroke first. Put plenty of curve in the *c*. The straight line is made first in the dollar mark. Notice that the *S* part begins and finishes on the first stroke.

1/2 1/2 1/2 1/2 1/2 3/4 3/4 3/4 3/4 3/4 7/8 7/8 7/8 7/8 7/8

¢ ¢ ¢ ¢ ¢ ¢ ¢ ¢ ¢ ¢ ¢ ¢ ¢ ¢ ¢

$ $ $ $ $ $ $ $ $ $ $ $ $ $ $

# # # # # # # # # # # # # # #

$12 $13 $14 $15 $16 $17 $18 $19 $201 $21.55

31 1/4 — 91 1/2 — #576 — #492 — 19 7/8 ¢ — 28 5/16 ¢ — 8641

PLATE. XXIV. The amount of care and study used in the practice of this plate will be the measure of your success. Mechanical neatness is needed. Make the work sent for criticism an example of your best. Do you think you are doing work that will merit a certificate at the completion of this course?

c/o c/o c/o c/o c/o c/o c/o c/o c/o c/o c/o c/o c/o

c/o c/o c/o c/o c/o c/o c/o c/o c/o c/o c/o c/o c/o

a/c a/c a/c a/c a/c a/c a/c a/c a/c a/c a/c a/c a/c

10¢ 20¢ 30¢ 40¢ 50¢ 60¢ 70¢ 80¢ 90¢ 25¢

11 c/o 3 c/o 32 c/o 21 c/o 41 c/o 11 c/o 32 c/o 14 c/o c/o

$5762 — $475 00 $3110 — $261 500 $961740 — $500

Mr. Stein's Criticisms.

The only special instruction I have this month is that you read all the criticisms and that you send me improved work on this lesson.

E. W., R. I. Your movement in exercises is good but when you try to apply it to capital letters it is not fully controlled. Try to get smooth lines; more speed will help. Your figures are too large. Practice the small letter exercises more: they are still weak. Close small *o* at the top and try to get that little dot at the top of *w* the same as the copy.

L. D., R. I. Practice for accuracy. Review the exercises in lesson 1, and try hard for improvement in uniformity. Make the down stroke of 7 more nearly vertical. *6* should be made slightly higher than figure *1*. You have too much slant in the capitals. Avoid a loop at the bottom of small *m*.

F. E. K., Ontario. The slant in your work is too great and the capital letters are too large. Watch three things in your next practice: first, slant; second, size; third, the down strokes. Try to have them the same strength as the up strokes and you will be surprised at the improvement you can make.

W. A. D. C., Mass. Your movement exercises are fine. Make capitals smaller and use the same slant as you do in exercises. You need more curve in the first stroke of *O*. The loop in the middle of *E* is too large. Figures should be about half the size you have made them. Try again.

J. W. C., Ohio. By following this work closely, there is no reason why you should not win a professional certificate. Keep at it and make all your work as good as the first. Start *E* with a small dot; just set your pen down forcibly on the paper and you will have it. The first stroke of *5* is too long. Some of the lines in the capitals are a little shaky—apply speed at these points.

M. N. S., Pa. Nice work. You are getting along finely. *m* and *w* should be made narrower. Put more curve in the down stroke of o. Keep all down strokes light.

C. M., Pa. Glad to have you send me more of your practice. The first effort was good.

F. L. J., R. I. Your tendency to write vertical has caused a large share of your work to fluctuate in slant. Try hard for uniformity, and I would advise you to slant all your writing forward just a little. Avoid the loop at the beginning of *E*.

P. M., N. Y. Yes, you have a good chance to obtain a professional certificate. Get out your pen and sail in.

Y. L., R. I. Your movement exercises are wild; practice them until you can make your pen go about where you want it. After you acquire this ability, take up each succeeding plate again. Study forms closely and you can do much better work.

C. V. D. B., Mich. Very good work. The loop in *C* is too large. In making *A*, watch the base line. Send work on Mr. Lehman's Lessons to the Criticism Editor, Columbus, Ohio.

E. C., Mich. Send me at least as much practice as the copy. Prepare each plate as it is presented, and then I can give you some help.

I. H., R. I. Put more speed in your work; those shaky lines are due to going too slowly. Fire up a little, even if you do not secure much accuracy. The capitals are too large. Extend 7 and *9* a little below the line. All your small letters are larger than they should be. Try hard on the next lesson.

W. B., Ill. Study closely the copy of *O* and *E*. Trace them with a dry pen, slow at first, then faster. Make them as near as you can like the copy. The last stroke of *5* is made straight.

H. M., R. I. Review plate again. Try to get more accuracy in your work. Do not grip your pen; hold it lightly. Your down strokes are too heavy, especially the last stroke of *a*.

M. A. C., Ill. Your movement work is very fine. I have no special criticism. Continue with that standard of work and you will become a fine penman.

A. B., Wis. Use better ink. Put a little more force in the capital letters. The figures are much too large. You can get more strength in your work by increasing your speed and then practicing for control and accurate forms.

J. M. Y., Ill. The last part of capital *E* should be more rounding. Try to have all your work resting on the base line. The first stroke of figure 7 is too large. Make a very small dot or stroke where you begin. No part of *4* comes below the line.

H. Mulligan, R. I. Review all the movement work that has been given. Try to master each step before proceeding to the next. Try to avoid an angle at the bottom of small *i*; you should have a half turn at that point. Begin *E* with a little dot and not with a loop Practice the sliding movement across the page.

O. P. M., Kan. Your work shows a professional hand. Keep it up—fine work.

M. A. F., Ill. More curve in the first stroke of *O* will improve it. Study the form of figure *5*; throw the finishing part further to the left. 7 and *9* should come below the line. Practice lesson 1 again. Keep the up stroke in capital *A* nearly straight. Close the top of small *o*.

I. G. M., Pa. Use better ink. Arrange your work systematically and send me the best you can do. Do not shade any of the strokes. In making figures *1*, 7 and *9*, keep your pen on the paper until you stop. Make all figures smaller, and watch the base line closely. All writing should rest on it.

C. E. W., Conn. Yes, your work is better and shows that behind the pen has been some persevering energy. Keep it going; you are improving nicely. Use heavier paper. Begin *E* with a dot. Close *o* at the top, and decrease the size of your figures.

E. G W., N. J. Small o needs some practice; have plenty of light in the middle, and make it the same size as other small letters. All your work can be improved by watching the uniformity of size a little closer.

T. A. J., Tenn. If you work hard enough you should be able to get a certificate by next June. Always review your work after you get the criticisms. That way you can improve faster. Put more curve in the last stroke of *A*. Do some good hard work on *E*. Draw a few of these forms large. Be sure to get the proper form, then practice for the result. Do not make the first part of *m* so high; it should be the same heighth as the other parts. All small letters should be smaller.

V. S., R. I. Review the small letter exercises. Here is where accuracy is needed. Observe the little dot at the last part of *w*. 7 and *4* were your poorest figures. Send some better ones next month.

N. F. C., R. I. Your work is good as a whole. Observe these points: Less slant for *O*. Begin *E* with a dot. Reduce the size of figures one-half. Put less curve in the first stroke of *n* and *m*

M. H., R. I. The loop at the top of *o* should be smaller. Send more practice for criticism and be just as careful as you can in preparing your work.

G. G. L., N. J. One of the best, Mr. L. Make *O* smaller. Send the same grade of work next month.

D. A. McD., Ont. Use better paper; make both capitals and small letters smaller. Try reducing them one-half and you can do better work. Slant the capitals less.

M. G. R., R. I. Lesson 1 needs more work; that is the foundation and must be built well or the balance of the structure will be poor. Keep all strokes uniform in strength. Do not use any finger movement.

Eggers, Pa. Put your name on your work. It was very good. Come again.

G. W. G., Pa. Your work is improving and you can win. Send me some nice, carefully executed work next month with stamps to cover postage and I will give you some personal criticisms that will help you.

G. R., R. I. More speed is needed in your movement. Aim to get strong, smooth lines. Avoid an angle at the bottom of *i*, *u*, and *w*. All the small letters should be reviewed.

L. A. P., R. I. Capital *O* should be two-thirds as wide as high. Notice the dot at the top of *w*. Be very careful with your work; have all the letters resting on the base line.

C. W. H., N. Y. Your work is good; watch the dot at the finishing part of *w*; it is the part that makes the letter legible. To improve your uniformity, practice words like *minimum* and *union* and then watch carefully the height, slant and strength of line, as these are the important points.

T. J. D., Tex. Fine work. It is in the upper class. Have you obtained a certificate yet? Deviation from the base line is my principal criticism. Your forms and movement are good.

E. C., R. I. Your forms are good, but your lines are weak. Strive to get strength and character in your work; the unsteady places can be improved by increasing your speed.

H. E. T., Conn. Reduce the size of your work and maintain the same quality of line you have now. Avoid a loop in the last part of *A*. Begin *E* with a dot. Extend 7 and *9* below the line. Come again next month with improved work.

A. C., Minn. Your are improving. Keep up your good work. Capital *E* has too much slant in it, and the down stroke of small o is too nearly straight; close it at the top. There must evidently be some hustle and work back of your results. I admire your effort.

E. L. C., N. C, Your work has quite a Bloserian air. Are you sure you and Bloser never fished together? Try to improve your down strokes; they are weak. Make half turns at the bottom of *i* and *u*. Your page work presents a good appearance.

W. J. E., N. J. Your work on letters and exercises was the best for the month. Your figures are weak. Do more work on them.

J. A , R. I. Strive to get a small loop in the middle of *E*. Decrease the size of the small letters. *m* is too wide. Pay some attention to spacing in the connected exercises and words.

L. F., Ohio. Your work on exercises is good. Practice letters and words more. Follow the forms given in the copies and read the instruction often. *O* has too much slant. The last part of *E* is too large. Make the horizontal stroke in figure *4* close to and parallel with the base line. Use enough speed to get smooth lines.

J. A. W., Ind. You can overcome all nervous tendencies by careful and persistent practice. Use more speed in your work. Heavier ink will be better for business writing. Avoid a hook on the initial stroke of *O*. Begin *E* with a dot. Review figures, and carefully study the forms.

E. B. U., R. I. Observe the dot at the top of *w*. Pay some attention to spacing in words. Try some wide-space words; they will give your work strength.

W. S. S., Ill. Slant *A* less. Review *E* and study the form closely. *w* is too wide. Watch your spacing in connected exercises and words. Figures should be smaller.

M. C., R. I. Your work is good; better ink will improve it still more. Use enough speed to overcome the shaky, nervous lines. Make capitals two-thirds of a space high. Your figures should be smaller.

H. E. M., S. D. Very good effort. Finish *w* with a dot at the top and be sure to always close *o*. You forgot to send me some figure work.

E. M. B., Ont. Send more of your practice, and be careful of its arrangement. Your figures are much too large. Try to improve until next month.

J. M., Ala. Your movement work is very good. Make *O* smaller. Two-thirds of a space high is the proper height for capitals. Begin *E* with a dot. Close figure *9* at the top.

D. A. McD., Ont. Slant the oval exercises less, and do not grip your pen as that produces irregular lines. Use better paper and send more work next month.

H. M. H., Ont. Send me some nicely arranged work next month, and I will give you valuable instruction.

O. E. R., H. L., E. S. L. K., Ont. You did not send me enough of your practice work. Send 4 or 5 pages of it, covering every plate in a lesson. I cannot tell what you are able to do unless you do this. I will expect you this month, so don't disappoint me.

A. J. P., Pa. Begin *E* with a decisive dot. Make *m* smaller. Your work is fine as a whole, and you can become a professional penman.

H. E. O., Wis. Close o at top; *w* is too wide. Try to get sureness and strength in your work. Practice small letters well; they are the important ones.

C. A. W., Wis. I am glad to help you. Keep up your work. Use better paper. All of your work is good except *E*. Review it carefully. Begin with a dot. Figures 7 and *9* come below the line. Keep your pen on the paper until you stop in finishing them.

R. S., Minn. You have made an effort in this work that I like to see. It always shows that behind the result is a person of brains, and who is not afraid to use them. Watch the slant in *O*. Make all capitals smaller. Your small letters are weak. Review lesson 2 and try to improve them in strength.

J. L. F., Ky. I like the tone of your letter. Now for work. Your ovals should be more accurate. Try to simulate the copy. The initial stroke of *E* is too long. Make just a dot where you begin. Avoid the hook at the beginning of *O*. Try figures half the size you have them. Study the copies closely. The more you know about a copy the less work it takes to master it. Be sure to prepay postage on work sent for criticism.

J. W., Minn. Your movement work is fine. The finishing stroke of *E* is too long. Put more curve in the last stroke of *4* and don't make it so high. Your general writing is cramped, so practice the wide-space work carefully. Avoid a loop at the bottom of *m*.

H. A. L., N. Y. The work on lesson 1 is very good indeed. Avoid loops in small *m*. Try to have each part of the letter the same height. You have trouble in getting the first part too high and then decreasing the others. Keep all your writing on the base line.

E. M. P., R. I. You have good forms but a poor quality of line. Do more practice on each plate until you can get smooth lines in every letter.

H. A. B., Mo. Your work is the best all around product of the month. You are doing finely. Keep it up.

P. J. B., D. C. I am very glad to get your work. Better late than never, is good here. You are doing good work; a little more accuracy all the way through will improve it. Put more curve in the down stroke of small o. Better do all your work on ruled paper; it is best.

E. W. B., Wis. For a left-handed writer you are fine. The work you sent me is very good. Of course it is a little erratic, but that can all be overcome by practice. Get down to some real effort and I will help you. I know you can make a success of the work. I will expect you.

M. E. B., Wis. Your work is elegant. Capitals should be two-thirds of a space high. Watch the finishing strokes in your general writing. Your husband can send his work. I will be only too glad of an opportunity to help him in any way I can.

J. F. B., S. C. That is the way I like to see practice work come, then I can tell what you are able to do. If you practice each lesson that way, you cannot fail of becoming a good penman. Practice *O* smaller. Make the upper part of *E* larger; the little loop can be nearly in the middle. Make figures half the size of your work.

E. L. K., Wis. You are making the right kind of improvement for a certificate. Put more curve in the down stroke of *o*. *w* and *m* are too wide; keep them narrow.

E. S. K., Wis. Make the loop in the middle of *E*. The down stroke of 7 and *9* should be straight. Put more curve in the last stroke of *4*. You did good work on exercises.

A. M. D., Md. Your work is fine and you can acquire an elegant style of writing. Study the finishing part of small *w*. Do not shade any down strokes.

W. J. S., N. Y. Avoid the loop in *A*. If you stop at the top just a very little bit, until the oval momentum is killed, you will have no trouble. Aim to make the up stroke straight. Your small letter exercises are too large. Close o at the top. Use more care with figures.

M. F., R. I. Nice arrangement of work. That counts for something. Curve the first stroke of *O* more. Put more force in the up strokes of small letters. More speed will help you.

H. W., Pa. You have done very creditable work as far as you have gone. Begin where you left off and continue for next month.

G. H., Minn. I am glad you are going to work on the lessons, and know you will find them both pleasant and profitable. Capital *E* needs more attention. Compare your work with the copy and try to get the same result. Figure *4* is poorest. Practice it again.

M. S., Minn. Try to avoid the square places in *O* and *E* by using more speed. Study the form of figure *4* and make all figures quite small. Capital *A* is too large. Two-thirds of a space will be the proper height. Review Lesson 2 carefully, as your small letters are weak.

C. O. S., Mo. Do more work on movement exercises and arrange your work carefully for criticism. Send some work of each line next time. Your figures should be smaller.

A. C., Minn. If you work hard and persistently you ought to win a certificate. It is worth putting forth a strong effort for, at east. Your movement work is good. Make a dot at the beginning of *E*. Figures are too large. The up stroke in *A* should be nearly straight. Put more curve in the down stroke of small *a*.

S. C. D., Ohio. You have done finely on the first lesson, and by continuing with the same grade of work you will become a fine writer.

O. S. K., Pa. I am glad to have your work, and will give you all the suggestions and help I can. If you are a subscriber to THE EDUCATOR, sail in; there are no obstacles between you and a certificate except the path of work. Watch the last turn at the top of *m* and *n*; it should be rounding. At the bottom of *i* and *u*, we have half turns; watch them. Avoid a loop in the top of small *o* and have plenty of light in it. 7 is your poorest figure. Review it. Make a dot at the beginning of *E*. I do not return work.

H. L. W., Ohio. Your excercises are fine. Finish *O* while pen is in motion, and watch closely the base line. Keep right on with your work; it is high grade.

R. H. B., Pa. Make capital letters smaller. Be sure all of them rest on the base line. Your figures are very good except the size; they are a little large. Make *w* narrower.

R. C. B., Cal. The only criticism I have for you is that you should practice capital letters and figures still smaller. Your work is nicely arranged, and the execution of it is fine.

E. T. H., Ohio. You are deserving of credit for the effort made under adverse circumstances. I like to see that kind of grit. It means something. Review small letters again; your lines are weak. Study the copies closely. Your capitals are too large. Practice figures with more care.

J. P. D., Conn. The last stroke of *A* should have more curve in it. Review figures and make them with a sure decisive movement. Each part of small *m* should be the same height.

O. N. L., Minn. You people from Winona certainly do arrange your work nicely. Start capital *E* with a dot, and don't make them quite so high. You have done very well on these lessons. Keep at it.

P. F., Minn. Avoid a loop in the last part of *A*. Make a decisive beginning dot at the first part of *E*, and use a little more speed in all the capitals. Watch the half turns at the bottom of small letters. Your figures are good.

E. R., Pa. Your movement work is excellent. Capital letters and figures are too large. With the foundation you already have, you should have no trouble in meriting a certificate, if you work hard.

F. G. A., Pa. The lines in capital letters are weak. More speed will improve them. Guard your movement. Very frequently those weak places are caused by finger movement that you use unconsciously. The figure work is fine. Follow these suggestions and prepare next work with the same thought in arrangement as you did this.

FROM A TO Z IN PROFESSIONAL BUSINESS PENMANSHIP

BY S. M. BLUE, BECKER'S BUSINESS COLLEGE, WORCESTER, MASS.

Today, not tomorrow, is the time to begin the process of weeding out of your handwriting those little faults and errors which prevent it from being as good as it ought to be. The gardener soon learns to detect the weed from the flower or vegetable, and so must you soon learn to detect error from merit and cast it out. Be as proud of your garden of letters as the gardener is of his plants and vegetables.

Supplementary Lessons in Business Writing

CENTRAL HIGH SCHOOL. A. B. Lehman ST. LOUIS, MISSOURI.

Specimens for Criticisms should be sent to Criticism Editor by the first of each month

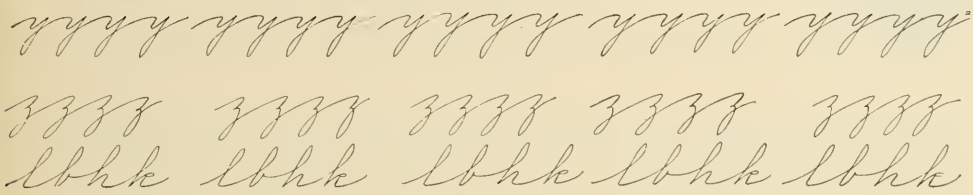


Plate 33.

Make a neat turn at the top and on the line of the beginning part of *y*. The beginning of the *z* is the same as that of the *n;* make it so and no other way. We have now finished all the loop letters and you should practice abundantly on all that you have gone over so as to keep it all fresh in your mind until you have succeeded in establishing a firm and fixed handwriting.

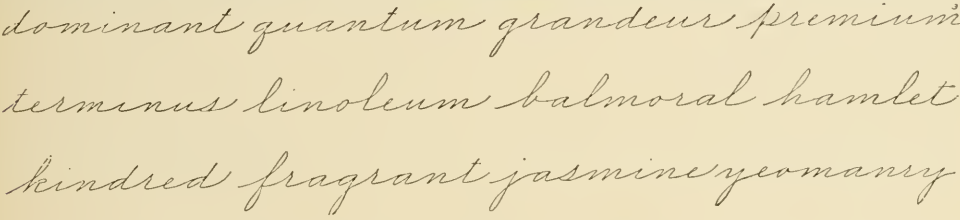


Plate 34.

We are observing the rule of simplicity of beginning in all the word writing we are doing and you will find the letter to correspond with our former plans. The words on this plate begin with *d, q, g, p, t. l, b, h, k, f,* which again complete the extended letters.

Turn to your movement drills very often for review, and keep your movement in fine trim at all times.

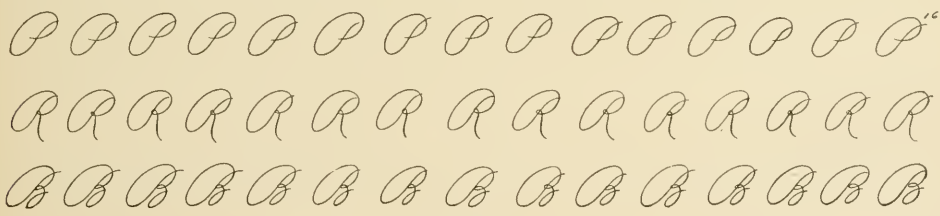


Plate 35.

P, R, B, are so nearly alike that no special mention need be made on any one specially, more than to say that the *P* should be finished ½ the heightof the letter and the part on the right side of the stem should be only ½ space in width. Make a neat, small loop in the finishing parts of each *R* and *B*.

The work we have done on writing is not intended to cover all that should be done to master a good handwriting, for you need more work, but it will be necessary for you to preserve these copies for future practice on them. You will be benefitted everytime you go over the work. You should now make the capital letters in regular order and then compare the work with the copies and see how close you can come in carrying out the original models.

MIZPAH, MINN., October 22, 1903.

THE BUSINESS EDUCATOR, Columbus, Ohio.

GENTLEMEN: Enclosed you will find some of my work on Lehman's lessons for criticism.

Mr. Lehman's course is the best I have ever seen in a penmanship journal. He gives the instructions most penmen are so careful to avoid. In this respect the lessons that appear in the "B. E." are superior to others. The courses of Doner, Lister, and Cepek last year were of the right sort, and the courses this year start out the same way. Mr. Blue's copies are a rare treat, and Hausam's papers are worth $10 a piece if they are worth anything.

I know now it is not going to be such a difficult task to become a professional penman as I thought.

Wishing the "B. E." continued success, I am,

Yours very truly,

Mizpah, Minn. ANTON LANG.

Lessons in Ornamental Penmanship

T. COURTNEY

STRAYER'S BUSINESS COLLEGE,
WASHINGTON, D. C.

Specimens for Criticism should be sent to Mr. Courtney by the first of each month.

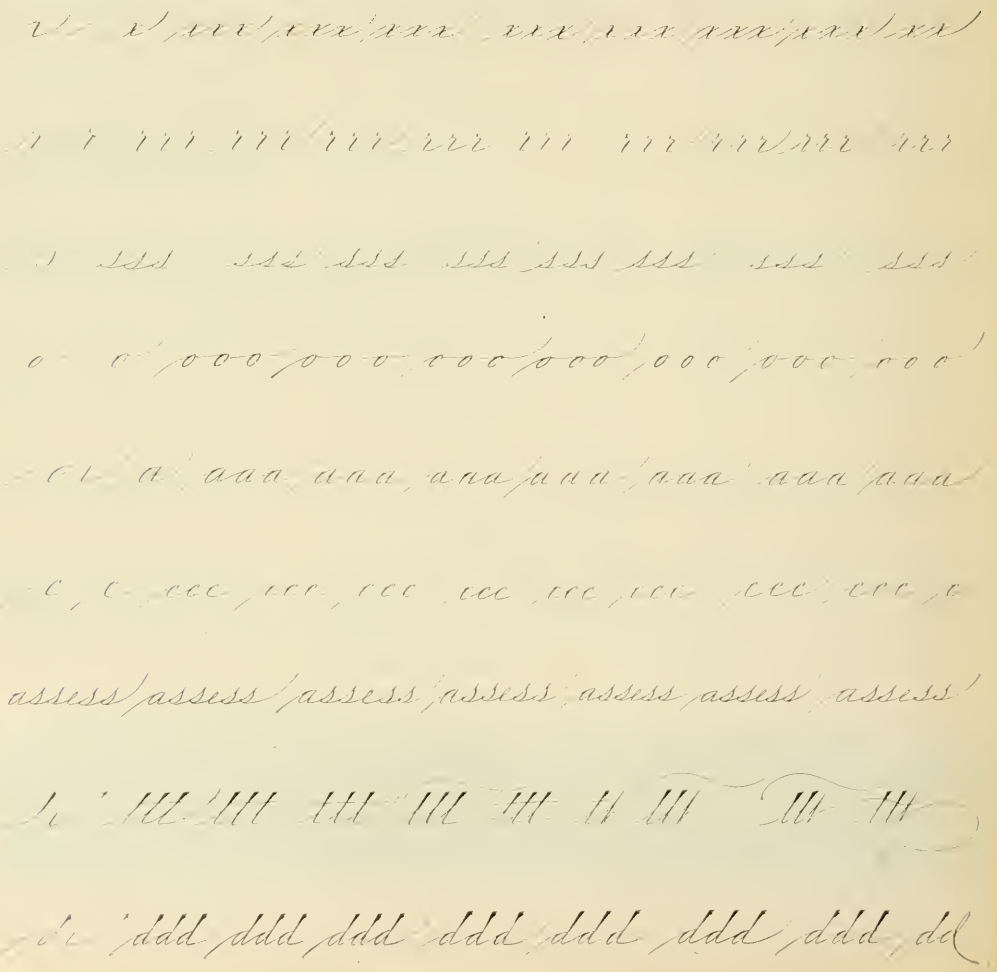
Lesson 4.

In this lesson and the next nothing but small letters will be presented. The practice of small letters may not prove so fascinating as the capital letter work, but the student must bear in mind that it is a most necessary part of the course. Here is where many students are apt to slight the work. Remember that if you intend learning ornamental writing, the small letters must be thoroughly mastered.

At the beginning of each line you will see the parts of the letter and the places where the pen may be raised. You will find it impossible to make accurate small letters unless you go about the work deliberately and raise the pen quite frequently.

I always raise pen on starting stroke of *o*, *a* and *c*. Get a neat dot at top of *c*. The cross of *x* is on the slant of the up strokes and should be made upwards. The *r* and *s* are a trifle higher than the minimum letters, like the *i* and *u*. The *r* needs careful attention. Get a well defined shoulder at the top of this letter.

The top of the *t* and *d* are squared by separate strokes before the ink dries. The method of squaring is shown at the beginning of the line of *t's*. These two letters, together with the the *p*, are at least twice as high as the minimum small letters. The bottom of *p* is squared like the top of *t* and *d*.



In writing the words, aim for uniformity of slant, spacing and heighth of letters. Don't hurry—it is not a question of speed. The sole aim in ornamental writing is quality of work. Let all of your upward finishing strokes be of the same length. Get the same number of words on each line and be careful to get the right distance between the words. Study the copy, criticize your work, and make your will control your muscles. Write several pages of each word.

SEE CRITICISMS ON ANOTHER PAGE.

mine mine mine mine mine mine m

wine wine winnow winnow wowowow

over over over evener evener evener over

an annum annum annum annum

co comma common common common

arrow arrow arrow arrow arrow arrow

arrow arrow arrow rower rower roar roar r

tatter tatter tatter tatter at at tot tatter

add added addenda addenda addenda d

pp ppp ppp ppp ppp ppp ppp pp

apt aptitude apt application application

EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

"The Same Old Failure."

"Vertical writing has been discarded," "Medial slant is now in our schools," "Our school board has come out in favor of slant writing," etc., etc., are the expressions one hears now-a-days, or sees in one's correspondence.

"So far so good," but really what does it all mean? It usually means that what is called "writing" in the public schools is not satisfactory, and that a change in systems is the result. But what good will the change do if it is not such as to overcome the evils which has caused it?

A decade ago we had slant writing (if *script drawing* can be called "writing") and as it was not a success, vertical writing (the same script drawing) secured a foothold. Now then what is there to gain by going back to the old. "Going back" comes pretty close to describing it, for surely little progress can come merely from a slight variation in slant.

Publishers are now industriously and cunningly blaming the vertical for the ills produced by other causes. Why did vertical prove slow and finger movement in character? Were these not the ills of the Spencerian and other systems in vogue before the advent of vertical?

Why then have both been productive of the same results: Because the same, slow, cramped movement has been taught in connection with both styles, and because the same, rigid, accurate methods have been applied to both slants.

It matters little what the slant or system, if form by the slow finger movement is taught, the same impractical result will follow. Form is but half of the art of writing—the other half is *action*. Writing, good usable writing, is form *and* freedom combined; not *form* alone, or *movement* alone, but the two combined.

Until a change in method of instruction and consequent change in execution is made, but little improvement may be expected, and the same "school boy" hand will prevail. Movement as well as form must be taught—arm as well as fingers must be trained, if practical writing is to be acquired in public schools as it is in all up-to-date commercial schools.

It is little wonder that superintendents are already discovering that slight slant combines the weakness of the old slant and the vertical, when taught by the copy book, finger movement, slow, cramped method, and are therefore seeking for something better.

Form and freedom are the secrets of successful writing, and they must be incorporated into every system or method of instruction, else failure rather than success will continue to be the rule rather than the exception.

But not a few school boards and superintendents have discovered the causes of poor and good writing, and are now seeing to it that progressive methods and practices prevail in the art of teaching as well as in the art of writing in their schools.

Ames and the Fund.

Circumstances seem to be such as to warrant us to keep the "Ames Fund" open until December 15, 1906, for contributions from those who have overlooked the matter or neglected to respond.

In the meantime Mr. Ames is making a characteristically brave attempt to retrieve his fortune, but the rebuilding has saddled him with a debt we see no way of him meeting without the co-operation of friends.

D. T. Ames has ever been the friend of penmen and commercial educators.

For further details of the "Fund" see Sept., Oct. and Nov. numbers of his journal.

Two Important Committees.

Two committees appointed at the Chicago meeting a year ago are to report at the Cleveland meeting this year. We refer to the "Revision of Constitution," A. F. Harvey, chairman, Waterloo, Ia., and "Auditing and Finance," J. A. Lyons, chairman, Chicago, Ill.

If you have any suggestions to make or criticisms to offer concerning the conduct of the Federation, or as pertains to the financial part of it, address the persons named. And better still, be on hand at Cleveland to discuss the recommendations and support the best things proposed.

The conservatives are sure to be there to attempt to block any reform or improvement proposed and *you* need to be there, too. Let the Federation improve with the times. Improve it by putting your shoulder to the wheel.

Courtney.

The happiest looking lot of copies in actual business writing we have seen for many a day—perhaps ever seen, recently, arrived from Milwaukee, the individuality of which said "Francis B. Courtney." In due course of time, it will appear in the columns of THE BUSINESS EDUCATOR as supplementary practice for the young to practice from, and for the old to admire. It comes about as near being genuinely businesslike without being slipshod as we can imagine.

In the meantime prepare for the good things to come, working diligently upon the splendid work now being presented by the past and present masters of penmanship—Stein, Lehman, Blue.

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BOOKKEEPING, R. M. Browning, C. P. A., Sadler's Bus. Coll., Baltimore, Md.

LAW, Wm. C. Sprague, Detroit, Mich., Sprague's Correspondence School of Law.

TYPEWRITING, A. C. Van Sant, Omaha, Nebr., Van Sant's School of Shorthand.

HISTORIAL, F. E. Vaughan, 203 Broadway, N. Y.

THE FINE ART OF SHADING, L. H. Hausam, Salt City Business College, Hutchinson, Kans.

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FEDERATION AND ASSOCIATION ANNOUNCEMENTS.

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INTERESTING NEWS ITEMS.

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EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editoral frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

Public and Private Business Education.

Scarcely a month passes but that we hear of some fancied or real conflict between some high school principal and the proprietor of some business school. And sometimes we think the former is at fault and sometimes the latter. It frequently depends upon who the aggressor has been.

There is and should be no real conflict between public and private commercial education and educators. But so long as people are human and short sighted, so long will there be conflict. And we want it distinctly understood that there should be friendly rivalry and competition between public and private institutions. Progress depends upon it.

It is a well known fact that each can and should learn from the other. The public school teacher will do well to incorporate into his course of study and practice the practical features of the private school curricula, and the private school proprietor will do well to lengthen his course and give much of his time to the elementary branches on the one hand and to the subjects of methods of conducting business on the other hand.

The high school has its strong and weak points, and so has the business college. And more frequently than any other the cause of the conflict arises from the private school proprietor emphasizing and exaggerating the weaknesses of the public school course and the strong points of his own; while in defense the public school principal reverses the argument, and "there you are!"

"*Why go to the high school?*" recently advertised a business school located in a small city. The result was that the proprietor was requested to desist from depreciating the work of the high school, or a first-class commercial department would be established to compete with the private school. Here, it seemed to us, was an acknowledgment on the part of the superintendent that the high school course was not as practical or special as it should be, and shortsightedness on the part of the proprietor to oppose the high school when he had neither private nor public competition in his line of commercial training.

In a case like this, in a city of ten or fifteen thousand people, we think a private school proprietor would do well to cultivate the good will of the public school official, and by so doing, delay, at least, the creation of a commercial department in the high school. For the latter does "cut in" to the private school preserves, assertions to the contrary nevertheless.

But in many, many more places the public and private school officials and teachers are on good terms, and each speak in complimentary terms of the other and his work. And thus it is that on the whole, peace rather than war prevails, as it must continue to do in increasing ratio from year to year in favor of the former.

Doubtless many who read this have had interesting experiences which would make good and profitable reading. The invitation is hereby extended to all such to contribute to the cause of peace, prosperity, and progress by sending their manuscripts to the editor of THE BUSINESS EDUCATOR to be given space on this page. The editor loves a cheerful contributor and so does the subscriber. Confess and express your experiences. Consider the feelings of the many rather than your own, and write today.

The High School Derelict.

Most private commercial schools devote an hour a day to the drilling and practice in penmanship. These present-day, intensely practical, bread-and-butter educational institutions would certainly not devote so much time and energy to this subject and art if it were not a necessity in the business world and in demand by the employing public.

Not a few commercial departments in high schools devote but about an hour a week to the subject. And with the consequent result that not enough time is given to instruction and practice to secure noticeable, practical results.

The reason of this shortage of time in the high school is due to three causes: first, too many branches or subjects which are not commercial in character; second, school hours too few and short each day; third, downright indifference and inability of the teacher.

The last cause is the chief one, because in the same system of schools some teachers find time to teach penmanship successfully, and all of the other subjects, too.

Your "time" excuse, lazy or inefficient (usually both) teacher, will not go much longer. The public will finally find you out, and "out" you'll go. *You* have the time if you have the *inclination*. They say it's "money that makes the mare go." I say it is *love* for your work and pupils which makes the pen go.

We are not writing just now for the benefit of the one who teaches writing, and no apology is therefore necessary to those who honestly try, and no offence will be taken by them. We are trying to arouse the indifferent to a sense of duty, and consequently to a state of action.

If you really find the curriculum so crowded that every minute alloted to you is taken in carrying out the "prescribed course," two things you *can* and *should* do: assign a given amount of study and practice in writing to be done by the pupil outside of school hours, and to be "checked up" and corrected outside by yourself; and persuade the superintendent and educational committee of your board of education that something must be omitted in the course as required by them in order that at least thirty minutes each day may be given to the practice of practical writing. If you're in earnest you will soon convince any school board of the logic of your position and request. Try it.

ARE YOU DOING YOUR PART TOWARD MAKING FRANK VAUGHAN'S "STORY OF BUSINESS EDUCATION IN AMERICA" COMPLETE, AUTHENTIC, AND INTERESTING? (See page eight of this issue.)

LESSONS IN

Practical Arithmetic

W. E. WHITE

VICE PRES. GEM CITY BUSINESS COLLEGE, QUINCY, ILLS.

LESSON IV—THE USE OF ALIQUOTS

An important part of an accountants' work consists in extending amounts in daybooks and on bills and invoices, where goods are bought or sold at a stipulated price per pound, dozen, hundred, etc., and very frequently the price, instead of being in even dollars or cents is given in some equal part of a dollar, such as 16 2-3c or 6 for a dollar, 12½c or 8 for a dollar, etc. Frequently also the price is nearly a dollar but lacks a convenient fractional part of being so, as 87½c lacks ⅛ of a dollar of being a dollar. Sometimes the price is a dollar and a convenient fractional part of a dollar, as $1.33 1-3 or $1 1-3.

A little practice on problems of this character will develop considerable skill in the use of aliquots.

The list of aliquots of $1 here shown should be memorized and practiced till each student has made it a part of his practical knowledge. The teacher should call the fractions and require the students to give instantly the equivalent cents, and vice versa. It is not enough that he know them when he has had time to think them over; he must know them at sight.

To use any number of cents given in the first column as a multiplier, simply divide the multiplicand by the denominator of the equivalent fraction; the result is in dollars and cents. Thus, 34 lb @ 16 2-3c. Divide 34 by 6 (denominator of 1-6) which gives $5.67.

To use any number in the second column divide the number of articles by the denominator and subtract the quotient from the number of articles, the result is the cost in dollars and cents. Five mills or more should be turned into another cent, less than 5 mills are discarded. Thus 85 yd. at 87½c.

```
8)85
  10.625 deduct
  ------
  74.375 or 74.38
```

In computing by aliquots, the price of each pound, yard, dozen, bushel, etc., is assumed to be $1, in which event any number of pounds, etc., would cost as many dollars as there are pounds, etc. Therefore take such a fractional part of the number of articles as the real price is of the assumed price. Thus, take 18 yards at 12½c. 18 yd. at $1 a yard is $18; but 12½c is but ⅛ of a dollar, hence ⅛ of $18, or $2.25, is the true value in dollars and cents.

Take 57 pounds at 16 2-3c. At $1 a pound 57 pounds would be $57, but as 16 2-3c is 1-6 of $1, 1-6 of $57 (or $9.50) is the required cost.

Take 34 bushels at 83 1-3c. At $1 a bushel 34 bushels would cost $34, but as 83 1-3c lacks 1-6 of $1 of being a dollar, the real cost must lack 1-6 of $34 (or $5 2-3) of being $34 (or $28.33).

Take 73 articles at $1.12½. At $1 each, 73 articles would cost $73, but at $1.12½ each they would cost ⅛ of $73 (or $9.13) more than $73 (or $82.13).

Take 84 articles at 62½c each. 62½c is ½ and ⅛ of $1. Now 84 things at $1 each would cost $84; but at 62½c each the 84 things will cost ½ of $84 ($42) and ⅛ of $84 ($10.50) or a total of $52.50.

Take 128 articles at 37½c. 37½c is ¼ and ⅛ of $1. At $1 each 128 articles is $128; but ¼ of $128 is $32 and ⅛ of $128 is $16, hence $32 and $16 or $48 is the required cost.

Take 47 articles at 43¾c. At $1 each 47 articles costs $47, but 43¾c is 7-16 of $1. Dividing $47 by 2 gives $23.50 which would be the cost at 8-16 or 50c each. Deducting ⅛ of $23.50 ($2.94) leaves $20.56 cost, or proceed as shown in the solutions following.

FRACTIONS OF $1

.50	= ½	.50	= ½
.33⅓	= ⅓	.66⅔	= ⅔
.25	= ¼	.75	= ¾
.20	= ⅕	.80	= ⅘
.16⅔	= ⅙	.83⅓	= ⅚
.14⅔	= 1/7	.85⅝	= 6/7
.12½	= ⅛	.87½	= ⅞
.11⅑	= 1/9	.88⅞	= ⅞
.10	= 1/10	.90	= 9/10
.09 1/11	= 1/11	.90 10/11	= 10/11
.08⅓	= 1/12	.91⅔	= 11/12
.07 1/7	= 1/14	.92 6/7	= 13/14
.06⅔	= 1/15	.93⅓	= 14/15
.06¼	= 1/16	.93¾	= 15/16
.05⅝	= 1/18	.94 4/9	= 17/18
.05	= 1/20	.95	= 19/20
.04	= 1/25	.96	= 24/25
.03⅓	= 1/30	.96⅔	= 29/30
.03⅛	= 1/32	.96⅞	= 31/32
.02½	= 1/40	.97½	= 39/40
.02	= 1/50	.98	= 49/50
.37½	= ⅜	or ¼&⅛	
.62½	= ⅝	or ½&⅛	
.41⅔	= 5/12	or ⅓&1/12	
.58⅓	= 7/12	or ½&1/12	
.18¾	= 3/16	or ⅛&1/16	
.31¼	= 5/16	or ¼&1/16	
.43¾	= 7/16	or ¼&⅛&1/16	

```
4)47                  2)47
  ------              ----
2)11.75               8)23.50
  5.875                 2.94
  2.9375              ------
  ------                20.56
  20.5625
```

The following invoice has the indicated solution set opposite each item. The work should all be performed mentally, nothing but amounts being put down.

ARTICLES	PRICE	MENTAL	RESULTS
24	.50	24 ÷ 2 =	12
17	.33⅓	17 ÷ 3 =	5.67
25¾	.25	25.75 ÷ 4 =	6.44
187½	.20	187.5 ÷ 5 =	37.50
31¼	.16⅔	31.25 ÷ 6 =	5.21
46¼	.12½	46.25 ÷ 8 =	5.78
89¼	.08⅓	89.25 ÷ 12 =	7.44
75¾	.06⅔	75.75 ÷ 15 =	5.05
48⅓	.06¼	48.33⅓ ÷ 16 =	3.02
78½	.03⅓	78.5 ÷ 30 =	2.62
34¾	.02½	34.75 ÷ 40 =	.87
27	.02	27 ÷ 50 =	.54
92½	.04	92.5 ÷ 25 =	3.70
65¼	.05	65.25 ÷ 20 =	3.26
			99.10

In each computation five mills or more are counted another cent. Less than five mills are dropped.

TRADE DISCOUNTS BY ALIQUOTS

Trade discounts are certain allowances made by dealers for the purpose of reducing their catalogue or list price to fit the different conditions under which goods are sold, some customers buy in large quantities; others, in small. Some buy on long time; others, on short. Some buy often; others, seldom. Prices rise and prices fall, but a new catalogue could not be issued at each change of price. All of these conditions are easily provided for by one or more discounts or allowances to the customer. Frequently two, three, and sometimes four or five discounts are successively made to provide for all the conditions that are to be met in a given problem.

When more than one discount is allowed, the first is taken from the list price; the second from what is left, and so on, the base becoming smaller as each discount is allowed.

The rates of discount used for this purpose are usually very simple and are often the common aliquots of 100.

EXAMPLES. A dealer ordered 288 arithmetics, the retail price of which was $2 each. The regular rate of discount to dealers was 33⅓% when bought on 60 days' time. If settled in 30 days, he is allowed 10% additional, and 5% more if cash is sent on receipt of goods. He was also allowed a 2% discount for the large order. What was the net cost of the bill?

What is the net cost of 720 articles at 16⅔c each list, when discounts of 25, 12½, 10, and 3⅓% are allowed?

```
SOLUTION 1
288   articles
  2   price each
  ---
3)576   retail price
  192   33⅓% dis. to trade
  ---
10)384
   38.4   10% dis. in 30 da.
  ------
20)345.6
   17.28  5% dis. for cash
  ------
50)328.32
   6.57  2% quantity dis.
  ------
  321.75  net cost

SOLUTION 2
6)720
  ---
4)120   list price
   30   25% dis.
  ---
8) 90
   11.25  12½% dis.
  ------
10) 78.75
    7.875  10% dis.
  -------
30) 70.875
    2.3625  3⅓% dis.
  --------
   68.51   net cost
```

Find the total net cost of the following invoice:

ARTICLE	PRICE	DISCOUNTS	NET COST
36	@$4.20	33⅓, 10, 10	.....
75	@ 6.00	12½, 8¼	.....
24	@ 4.00	10, 10, 10	.....
18	@ 1.85	20, 10, 5	.....
72	@ 3.25	10, 5, 2	.....
28	@ 2.50	16⅔, 12½, 8⅓	.....
94	@ 1.75	25, 18¾, 6¼	.....
85	@ .48	50, 50, 50	.....

Total net cost .....

Department of English

B. J. CAMPBELL

JACKSON BUSINESS UNIVERSITY, JACKSON, MICH.

Commnications relating to this department should be addressed to Mr. Campbell, Jackson, Mich.

Grammatical Construction.

The Relative Pronoun.

ARTICLE IV.

RULE.—The relative pronoun agrees with its antecedent in number and person.

NOTE: It does not, however, agree with its antecedent in *case*. This depends on its relation to some other word or words in its own clause.

When there are two substantives, either of which, as far as the sense is concerned, may be regarded as the antecedent, the verb agrees with the one nearer it; as, "I am the person *who* (3rd person, sing., agreeing with *person*, not *I*) commands you." "It is I *who* (1st person, sing., agreeing with *I*, *not* it) command you."

When two or more relative clauses connected by a conjunction refer to the same antecedent, they should be introduced by the same relative pronoun.

EXAMPLE: A ruler *that* administers the laws with justice and *that* consults the happiness of his subjects, will always be respected.

NOTE: When, however, one of the clauses is restrictive and the other non-restrictive, *that* is used to introduce the restrictive clause, and *who* or *which* without a conjunction to introduce the non-restrictive clause; as, "The part *that* was left, *which* was more valuable in appearance than in reality, was given to Adherbal."

Who, Which, and That.—*Who* refers to persons and to things personified; *which*, to irrational animals and to inanimate objects; *that*, to both persons and things.

NOTE: There is a growing tendency among modern writers to use *that* to introduce restrictive clauses, and *who* or *which* to introduce non-restrictive clauses.

Dr. Abbott, in "How to Write Clearly," gives the following rule governing the use of *who*, *which* and *that*:

"When using the relative pronoun, use *who* and *which* where the meaning is *and he*, *and it*, etc., or *for he*, *for it*, etc. In other cases use *that*, if euphony allows."

"I heard this from the inspector, *who* (and he) heard it from the guard *that* traveled with the train."

"Fetch me (all) the books *that* lie on the table, and also the pamphlets, *which* (and these) you will find on the floor."

An adherence to this rule would remove much ambiguity. Thus:

"There was a public-house next door, *which* was a great nuisance," means "*and this* (i. e., the fact of its being next door) was a great nuisance;" whereas, *that* would have meant "Next door was a public house *that* (i. e., the public house) was a great nuisance."

Who and *which*, introduce a new fact about the antecedent, whereas *that* introduces something without which the antecedent is incomplete or undefined.

Thus, in the first example above, "inspector" is complete in itself, and *who* introduces a new *fact* about him; "guard" is incomplete, and requires *that* traveled with the "train" to complete the meaning.

EXTRACTS FROM THE NOVEMBER, 1906, LADIES' HOME JOURNAL EXEMPLIFYING THE RULES AND PRINCIPLES OF GRAMMATICAL CONSTRUCTION TREATED IN THESE ARTICLES.

Every wagon and carrier on hundreds of rural free delivery routes *is* loaded down with the magazines—every one working to *his* utmost capacity to get our magazines to its readers.

NOTE: The singular verb *is* and the singular pronoun *his* are correct, because the members of the compound subject are modified by "every." RULE: When the members of a compound subject are modified by "each," "every," or "no," the verb and the pronoun must be singular.

People who have read very little, and who try to take up reading when they are older, find it very difficult to focus their attention and give themselves up to the pleasure of the written word.

NOTE. Observe that in this sentence "who" is used to introduce both relative clauses. RULE: Co-ordinate relative clauses must be introduced by the same relative pronoun. Some writers would use "that" instead of "who," for the reason that both clauses are restrictive. "Who," however, is more euphonious.

Thus, one of the few hopeful signs that ever appeared on the horizon of New York *is* slowly but surely being dimmed.

NOTE: The singular verb *is*, is correct, because "one" is the subject, not "signs," which is the object of the preposition "of."

When there was a case of sickness or of death in the community, everybody was eager to be of use.

NOTE: Many persons err in using a plural verb with the subject "everybody." The singular verb is required, because "everybody" is equivalent to "every person," which is clearly singular.

The country wife and mother, brought to accept the evenings at the store as the integral part of her "man's" life, *is* not always able to see the banefulness of these "store" gatherings as she should.

NOTE: The singular verb *is*, is correct, for the reason that "wife" and "mother" refer to the same person. RULE: When two or more nouns refer to the same person or thing, the verb must be singular.

No series of pictures illustrative of religious subjects which *has* appeared in recent years *has* created the same amount of interest and favorable criticism among art lovers and the public generally as *has* Mr. Taylor's beautiful series, which *was* published in the Ladies' Home Journal, illustrating the Psalms.

NOTE: The singular verbs are correctly used, for the reason that "series," which has the same form for both singular and plural, is singular in this sentence. In the sentence, "Three series have appeared," "have" is correct, because "series" is plural.

ASKED AND ANSWERED.

Please explain which of the following is correct:

"Brutus slew Cæsar, *him* (or *he*) who was the great conqueror."

Answer: "Brutus slew Cæsar, "him" who was the great conqueror" is the correct form, "him" being in apposition with the noun "Cæsar," which is in the objective case. RULE: A noun or pronoun in apposition with another noun or pronoun must be in the same case.

Kindly tell me whether the verbs in the following sentences should be singular or plural:

1. "It was one of those hours which determine the history of a man or woman."
2. "Phonography is one of the instruments that has transformed the world."

Answer: 1. The plural verb "determine" is correct, for the reason that the subject "which" has for its antecedent the plural noun "hours." RULE: When the subject is a relative pronoun, the verb agrees with the antecedent of the relative in person and number.

2. The plural verb "have" is required, for the reason that the antecedent of the relative pronoun "that" is "improvements," (not one) a plural noun.

See rule given above.

Kindly tell which is correct, *somebody's else* or *somebody else's*; *anyone's else* or *anyone else's*.

The text we are using treats them as follows:

Somebody else's, Anyone else's. These and similar expressions are incorrect; they should be *somebody's else*, *anyone's else*. *Else*, in this position, is an adjective, meaning 'other', or 'besides.' It would be absurd to say *somebody besides's*, *anyone other's*."

Answered: The text-book to which you refer does not accord with the best usage. The authorities quoted below certainly justify "sombody else's," "nobody else's," etc.

In the phrase "nobody else," "else," ordinarily an adverb, becomes a quasi-adjective. The writers who object to "nobody else's" say that, inasmuch as an adjective cannot be put in the possessive case, the possession must be indicated by "nobody." This would be true were it not for the fact that the phrase "nobody else" has a unitary meaning; and, in consequence, the possession must be indicated by "else," and not by "nobody." Correct English.

"The expressions *some one else*, *any one else*, *every one else*, *somebody else*, etc., are in good usage treated as substantive phrases and have the possessive inflection upon the *else*; as, *somebody else's* umbrella; but some prefer to treat them simply as elliptical expressions; as, the umbrella is *somebody's else*. (i. e., other than the person previously mentioned.")—Standard.

The phrases *anybody else*, *somebody else*, *nobody else*, etc., have a *unitary meaning as if one word*, and properly take a possessive case (with the suffix at the end of the phrase); as, this is *somebody else's* hat; *nobody else's* children act so.—Century.

PRINCIPLES AND PRACTICE IN

Bookkeeping and Accounting

R. M. BROWNING, C. P. A.
SADLER'S BRYANT & STRATTON BUSINESS COLLEGE, BALTIMORE, MD.

Interest and Discount Account.

This is the most difficult account with which we as teachers have to deal, and it is due largely to the fact that it is usually introduced so early in the course that the pupils hardly appreciate at this time the conditions which render this account necessary or desirable.

Another reason why this account appears complicated alike to teacher and pupil is that so many of us endeavor to present it in a too technical manner. We put too much stress in the beginning upon the fact that Interest—the use of money—is debited when *recieved* and credited when *given* in order to harmonize this account with the rules for debit and credit quite generally used in the introduction of accounts that represents things physical and tangible; thus in our efforts to treat in a concrete way these intangible uses and services, such as Interest, Discount, Commission, etc., we befog rather than elucidate.

In the first lesson to a class on the subject little should be said about the nature of interest except that it is the *use* of money and *not* the *cash* we receive or pay for such use, that it arises largely from our dealings in commercial paper; and that from a book-keeping point of view, discount and interest are treated in the same manner—discount being simply interest paid in advance. A few carefully graded oral exercises will not only make these points clear, but they will also make it apparent to the class that interest is a source of either gain or loss to the business—in other words it either costs or produces value. We rarely have any difficulty in making this plain, but many pupils find it quite difficult to determine in specific transaction whether that particular discount is a source of gain or a source of loss—whether it costs or produces value—this once determined, there is no trouble whatever in applying principles of Debit and Credit.

This may be largely overcome by treating the acquisition of a note as a purchase and its disposition as a sale. The average pupil will very readily see that if we buy (receive) a note at a discount or for less than its face, whether we give cash or credit for it, we apparently gain the amount of the discount; and that we sustain a loss when we sell (discount) a note for less than its face. This will prove quite clear to any one having the slightest idea of values.

This plan may be followed with profit all through the class course in this subject. It will be found of special value in handling interest bearing paper; indeed, I have never tried any method that produced so good results. The disposition of any interest-bearing note whether before, at or after maturity, for cash or credit, I treat as a sale of not only the note, but of the interest also; in other words we sell the note for more that its face value or at a gain. The acquisition of a note with interest should be treated as a purchase of the note and also the interest—hence interest costs value or is a source of loss.

What I have said concerning interest paper applies only to dealings in paper with accrued interest, arriving at the proceeds (sale or purchase value) by adding interest to date, to face of note; but probably the most difficult feature of this subject is in connection with the discounting or interest-bearing paper, arriving at the proceeds (sale or purchase value) by the bank method. This is made quite clear by treating such transaction as a sale of both the note and the entire contract-interest at a discount or loss. The pupil will readily see that the interest in this case is a source of profit and the discount a source of loss—in other words one produces value while the other costs value.

It will take about two recitations of 45 minute each to cover the ground indicated above—one to impress the purchase and sale features at discount, and another, the same features with interest.

The class is now ready to deal with bookkeeping features—the purpose and plan of keeping this account. Much of the success of the later class exercises will depend upon the manner in which these features are presented. At this time it might be well to show that there is no *absolute* necessity for keeping this account; as the gains and losses arising from our dealings in commercial paper could be shown through Bills Receivable and Bills Payable Accounts, by simply debiting and crediting them from the proceeds instead of the face value of paper received and given (bought and sold) at discount or with interest. These accounts would then show gain or loss after reckoning with the amount of paper on hand and outstanding—records of which could be kept in the Bill Books.

It is clearly evident that this would be, not only quite cumbersome, but unreliable as well, and that it would defeat our avowed object in keeping Bills Receivable and Bills Payable accounts; hence it is expedient that the losses and gains through interest and discount be recorded in a separate account.

This sort of treatment will broaden the pupils view of not only Interest and Discount but of Bills Receivable and Bills Payable accounts also, and will develop the fact that in a large measure the classification of revenues and expenditures are matters of expediency rather than of inherent necessity. The average pupil will right here begin to cease being a mere Automation and will enter upon the field of accounts with his bookkeeping horizon greatly enlarged.

The principle:—Debit Interest and Discount when it is a source of loss (costs value) and credit when it is a source of profit (produces value) will naturally follow. A few recitations using transactions in which the amounts of discount or interest are given will thoroughly impress these principles and their application upon the pupils' minds.

The arithmetical features will have to be considered also, for the reason that ordinarily much of this work appears in the course in bookkeeping before the subject of discount is thoroughly covered by the arithmetical department. It requires very little time to show one method of calculating interest—say the product method—which will serve all practical purposes in class. There are not many of our pupils who do not already know some way of finding the amount of interest for any given number of days, but the difficulty is in arriving at the *days* of discount. To overcome this, I insist that every member of the class commit to memory the following: "The term of discount is the exact number of days between the date of discount and date of maturity," and every day for a week or more if necessary, immediately after assembling in class, I have several pupils recite it until every member of the class can repeat it verbatim.

This subject may be treated in connection with bills receivable and bills payable; both together covering a period of three or four weeks as outlined in the November issue of THE EDUCATOR.

In response to the call through THE EDUCATOR for suggestions on presenting the subject of Interest and Discount to a class, the following outline was received and I desire to thank Mr. W. O. Crosswhite of Pittsburg Business College, Pittsburg, Kansas, for his contribution:

I use the following rules for determining debits and credits:

Debit what you receive, and who or what cost value

Credit what you give, and who or what produces value.

Then in taking up the interest and discount account I use the following method:

Discount is a deduction made on the face or amount of a note, if paid before maturity. If I make a deduction (discount) on other people's notes or time drafts when they pay them, that deduction (discount) costs me value, hence I debit discount; if a deduction (discount) is made on the face of my notes or acceptances, when I pay them, that deduction (discount) produces me value, hence I credit discount. From these statements I formulate this rule.

Debit discount for all allowances you make on other notes or acceptances when they pay them.

Credit discount for all allowances made on my notes or acceptances when I pay them.

Now for the interest account. Interest is money paid for the use of money. Whenever you pay

cash for interest, interest costs you value, hence debit interest. Whenever you receive cash as interest, interest produces you value, hence credit interest. I formulate this rule from these statements.

Debit interest for all cash you pay for interest.

Credit interest for all cash you receive as interest.

I have found that these formulas make the subject clearer to the students than the confusing formulas given in most systems of bookkeeping.

Signed: W. O. CROSSWHITE, Pittsburg, Kansas.

PRACTICAL ACCOUNTING.

The following problem was submitted to me not long since by an accounting student. The question is not a difficult one, but its solution requires a sufficiently careful analysis to make it interesting:

Wm. Wirt was engaged at the salary of $50 per month to take charge of a branch store for Bob White. The assets and liabilities at the branch store Jan. 1, the day that Wm. Wirt took charge, were as follows: Cash, $300; notes payable, $300; accounts payable, $600; notes receivable, $200; merchandise on hand, $3,500; accounts receivable, $160. At the end of the year Wirt is offered one-half interest in the branch store for one-half net capital of same, as shown by the books which record the following:

Insurance paid, $150: expenses paid, $400; sales, $6,000; inventory, $3,000; rent accrued, but not paid, $500; merchandise purchased, $3,500; salary paid to Wirt, $500; notes receivable, $325; accounts receivable, $500. There are also outstanding notes payable, $290; interest of $30 has been paid; and Snow has withdrawn during the year $400. Consider the value of unexpired insurance at $40.

Make up a cash account, profit and loss account and balance sheet. Show White's net capital and the amount of cash to be paid by Wirt to entitle him to a one-half interest.

NOTE: Direct all communications concerning these answers to the editor of this department of THE BUSINESS EDUCATOR.

Solution of Problem in October Issue

BY MR. WILMER BLACK, ACCOUNTANT, BALTIMORE, MD.

No mention was made in the problem concerning the division of profits. I assume that they are to be divided equally, hence the followt ing entry:

Profit and loss, Dr.	$9,000 00	
Smith, Cr. ½		$4,500 00
Jones, Cr. ½		4,500 00

To adjust gain to Smith & Jones' accounts.

Goodwill, Dr.	3,000 00	
Smith, Cr. 4-9		1,333 33
Jones, Cr. 5-9		1,666 67

To adjust goodwill to Smith & Jones per agreement, as admission of Brown as one-third partner.

Smith & Jones' capital accounts will now stand credited $17,833.33 and $21,166.67 respectively—a total of $39,000.00. Brown will therefore have to invest an amount equal to one-half this total or $19,500.00.

The following entries will adjust Smith & Jones' capital accounts and admit the new partner:

Smith's capital acc't (old) Dr.	$17,833 33	
Jones' capital acc't (old) Dr.	21,166 67	
Smith's capital acc't (new) Cr.		$19,500 00
Jones' capital acc't (new) Cr.		19,500 00

To close old capital account of Smith & Jones and open new ones per agreement of readjustment on admission of our partner.

Cash, Dr.	$19,500 00	
Brown, Cr.		$19,500 00

Cash invested by Brown for one-third interest in the business as per agreement.

DEPARTMENT OF

COMMERCIAL LAW

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WM. C. SPRAGUE, PREST.,
Sprague Correspondence School of Law,
Detroit, Mich.

Landlord and Tenant.

VERBAL LEASES. LOSS OF WRITTEN LEASES. FORMALITIES ATTENDING THE EXECUTION OF CERTAIN KINDS OF LEASES. WARNING. A TENANT'S INTEREST IN PROPERTY MAY BE LEVIED UPON BY HIS CREDITORS.

Away back in 1677, there was passed by the English Parliament an act that became known as the Statute of Frauds. The purpose of the act was to prevent fraud in connection with contracts, making it necessary that memoranda in writing be shown signed by the person who it was claimed had made a contract, in order that he be held on it. This was perhaps one of the most important acts of legislation ever passed by a legislative assembly. So important and so excellently drawn was it, it has been adopted often times in its original form by nearly every state of the United States.

One provision of the Statute of Frauds related to leases, it making all verbal leases void, except where the leases were for a term not exceeding three years whereon the rent reserved amounted to two-thirds of the full value of the premises. This today is the law in New Jersey, Maryland and South Carolina.

In Indiana, Pennsylvania and North Carolina, verbal leases for a term not exceeding three years, are valid, without regard to the rents reserved.

Verbal leases for one year are declared valid in Alabama, Arkansas, California, Delaware, Illinois, Iowa, Kentucky, Michigan, Mississippi, Rhode Island, Tennessee, Texas, Virginia and Wisconsin. In the States of Massachusetts, Missouri, Ohio, Maine, Vermont and New Hampshire, no verbal lease is valid, other than a lease at will.

In Conneticut, no lease for a term exceeding a year is valid, except as against the lessor, or unless it is in writing and signed by the lessor in the presence of two witnesses and acknowledged.

Now, where a verbal lease is made for a longer period than is permitted by the statutes, the tenant cannot sue the landlord for not letting him into possession, nor can the landlord sue the tenant for rent, the tenant not having taken possession; but if the tenant passed into possession under the lease and pays rent, it is held in all the states, excepting Maine, Massachusetts, Missouri, Ohio, Vermont and New Hampshire, that the tenancy becomes a tenancy from year to year.

A lease that has once been written and signed remains in full force, even although it is lost or destroyed. Should the matter come into the courts, it can be proved by any competent evidence.

In some of the states, leases must be under seal, acknowledged and recorded to be valid against anybody except the lessor. This is to protect third persons who propose to buy or lend money on the property in order that they may know the extent of the title of the owner and whether it is encumbered. We have not the space in which to enumerate the various statutes in the many states and territories, providing for the acknowledging and recording of leases.

No matter, however, what the record shows, it is not safe to rent property where there is some person in possession of it, without finding out what is the nature of the occupant's title.

One renting property occupied by a third person, should also inquire as to whether or not any of the buildings or improvements belong to the tenant and are removable.

Once the tenant has obtained a good lease, his lease is valid against anybody who by foreclosure of a mortgage subsequently put on the premises, has come into ownership. His lease, too, is valid against the landlord and his creditors, even though the landlord go through bankruptcy. In other words, the lease is not affected by any subsequent disposition of the property. Any one who takes it by buying it, getting it on a mortgage or a lien, or by sale on execution, or by bankruptcy sale, must recognize the lessee's rights as paramount to his own.

A lessee's rights may be sold on execution, or in bankruptcy proceedings, or may be taken for the benefit of his creditors. Then, too, unless there is a provision in the lease prohibiting it, the tenant may sell, or sublet, or mortgage his interest. A provision in a lease prohibiting the lessee from selling his interest, does not prevent it being sold by the court to satisfy a judgment.

To be continued.

DEPARTMENT OF

TYPEWRITING

A. C. VAN SANT.

OMAHA, - - - - - - - NEBRASKA.

Psychological Typewriting.

The name "touch typewriting" has been applied to a system of operating writing machines without looking at the keys. Experience has demonstrated that the action of the hands become so nearly automatic that there is no conscious effort of the mind in thinking of the position of the letters and other characters on the keyboard or of the hands in reaching them. This liberates the sense of sight from the duty of hunting up the keys, and allows its use for the continuous reading of the copy, watching the scale, and doing such other work as the eye can do to advantage. This saves changing the focus of the eyes, as the sight writer must constantly do in looking from the copy to the keyboard.

Nothing can be plainer to a reflecting mind than that typewriting should be done with the fewest possible physical and mental movements. Any unnecessary effort of mind or body in typewriting is a violation of the laws of psychology; or in other words a violation of the laws of nature. Psychology is a science which explains the laws that govern the mind in its action. The brain, the seat of intelligence, has its system of laws as much as the heart, or any other important organ of the human system. To do the best brain work the action of the brain must be understood, and the laws that govern its action must be complied with. When the brain is called upon to direct unnecessary physical movements it is expending its energy uselessly.

In using a typewriter we should study to avoid any unnecessary effort of the brain as well as any unnecessary action of the hands, and should cultivate the brain and hand action that most perfectly economizes all these powers of mind and body which participate in the work of typewriting.

When a finger strikes a key it should be instantly withdrawn and poised in the right position for striking the next letter. If raised to the correct position the brain by its most direct action causes the nerves of motion to strike the desired key, and there is no loss of brain or hand energy.

But suppose that instead of raising the finger that has struck a key to its correct position for its next blow, it is returned to a letter in the middle row of keys. In such case there would be the mental and physical effort of returning it to the key on which it is to rest, and when again needed there would be the mental and physical effort of raising it to correct position before it could obey the mandate of the brain to strike the desired key. Could any one having a knowledge of psychology give directions that involves such complicated and unnecessary mental and physical movement? To one thus taught there can come no great speed or accuracy in typewriting, for the simple reason that all such complicated movements are a direct violation of the laws of nature, and the mind and hand will become tangled and wrong letters will be struck.

But if the key is struck and the finger withdrawn and held in the right position, a single direction of the mind sends it to the right key. In this case the mind and handhave complied with the psychological law that requires the fingers to be ever ready to do the work. Like the cat watching its prey, the finger is poised in the best possible position for "pouncing" upon the right letter. Any method of operating a machine that does not withdraw the fingers from the keys and correctly poise them for the next blow is as unreasonable and unpsychological as it would be for a cat to lie on her back to watch a mouse-hole where she expected to catch a mouse. Such a cat would have to get up and get ready to catch the mouse, the same as the finger in the wrong position must be "got up" before it can go to work.

The psychology of typwriting should be studied by every teacher who would make the typewriting department of commercial work a success.

Suppose a boy with stiff hands and untrained brain enters the typewriting department. Perhaps plow-handles, a pitchfork, or a base-ball club are the most delicate impliments his hands are accustomed to use. Or a boy or girl may come from a factory or work-shop accustomed to neither mental nor physical exactness. What must the teacher do in such a case to make an expert operator? He should not tax the brain and fingers of such a student with unnecessary and unscientific work. He should carefully consider the importance of starting the brain currents in the right direction and at once securing, by the most easy and direct methods, such training as would best utilize the powers of mind and hand. While scientific hand training and gymnastics would benefit such students, there is a great law of nature by which people are soon fitted by actual work in a given line to do that work. Nature comes to bend all her energies to help us in the performance of required duties. If the brain and hand receive proper direction they will soon be fitted for the new kind of work. Nature will build new brain-cells and new muscle-cells that fit the student for the special work he is required to do. But if he is required to do the wrong kind of work Nature will build the wrong kind of brain-cells, and give the muscular and mental development that will enable us to work in the wrong way.

The first lesson in typewriting is of great importance and should be given by one who knows what mental and physical powers are to be trained for the new work. An easy, graceful, and healthful position should be taken at the machine, and the first movements should be as nearly correct as possible. The human being has been called a "bundle of habits." Habits are powerful factors—in fact, governing factors in human actions. The way a student practices in his first lesson is the way he will desire to practice in the next lesson. If his habits in his early work are correct he will be an easy pupil to teach; but if they are incorrect they will be hard to overcome. If the most easy and natural methods are adopted at the beginning, nature will kindly assist that student.

Wrong direction in any work is a great misfortune. Nature strengthens in the work we do, and as we do it, whether right or wrong. If we have a wrong way of striking the keys of a typewriter, nature will soon quicken that wrong action and may make a student quick in spite of incorrect and unnecessary mental and physical efforts. But such quickness will not give the best results.

Psychology teaches us that we should balance the mental and physical powers in such a way as to bring about a harmonious action—a thorough co-operation of mind and body. This can only be done by making the body subservient to the mind. The hand must be made to obey the mind and to wait for its direction. The hand will then have that certainty of action that will produce desired results.

Sight and hearing are the senses by which the brain will receive the bulk of the impressions that will direct the hand in typewriting. However, to some extent it will be directed by thoughts that originate in the brain. When the impression is made through the ear, as in direct dictation, it goes directly through the ear to the brain and from the brain through the nerves of motion directly to the keys of the typewriter. If the impression is received through the eye, as in reading copy, it then goes from the eye to the brain and from the brain through the nerves of motion to the keys of the typewriter. If the thought to be expressed originates in the brain, it is sent directly through the nerves of motion to the keys of the type-

(Continued on page 28.)

The Fine Art of Shading.

L. H. HAUSAM, AUTHOR OF THE NEW EDUCATION IN PENMANSHIP, SALT CITY BUSINESS COLLEGE, HUTCHINSON, KANS.

Science teaches the short-cut in every field of human endeavor which it masters. The long, tedious, oftimes tortuous way or process our fellows are following in their struggle of producing human necessities and luxuries of many kinds indicates nothing more plainly than that science has not yet laid her magic hand upon that industry. But it also predicts progress, because human struggle, no less all struggle, and trial and suffering and discontent are prophecies wrapped in dreams of better days to come.

This is all true in learning penmanship and in no department of it more so than in the fascinating branch of off-hand ornamental writing. The rapturous skill that flashes out in the silent whirl and dash of the master's hand with fairy lines swinging out in their tiny spaces and tieing themselves in graceful loops, and with perfect shades hung about in charming poises like flowers hung on graceful vines, is not a gift from mysterious power without, but has been acquired according to law by patient, willing, soul-engaging toil. Can we understand the science that explains this law? Can we know how to eliminate the effort that is spent in experimenting and searching for the elusive stroke and shade that, will-o-the-wisp-like, leads the struggle on from crest to visionary peak? I invite the reader to follow my arguments and deductions and judge whether I have cause to answer "yes"

FOUR SHADES.

In my book, The New Education In Penmanship, published in 1898, I first explained the method of arranging all the capital letters into groups according to the prominent shade that characterizes each letter. This plan of grouping has received some recognition from penmen since then but I do not believe its importance is yet realized by the majority of teachers. This method of grouping makes the mastery of every letter a preparatory step for the succeeding one and reduces the work of mastering the alphabet to a simple scheme. It enables the student to see clearly what is before him and to take a definite account of the progress he is making from time to time. I have made a slight change in the numbering of the shades since the publication of the book referred to, give them a more perfect order as to their simplicity for study and practice. The arrangement I now observe, and which I have adopted after a great deal of experimenting, is as follows:

FIRST SHADE.

The first shade is the left-curve shade and is used in the following letters: *A, C, H, D, E, O.*

This shade should be placed high on the stroke, should be well curved and should have the swell on the outside of the curve. By referring to the group of first-shade letters, accompanying, it will be seen that the climax of the first shade is one-third of the distance down from the top when the perpendicular measurement is used, and one-half way down when the slant of the letter is considered.

SECOND SHADE.

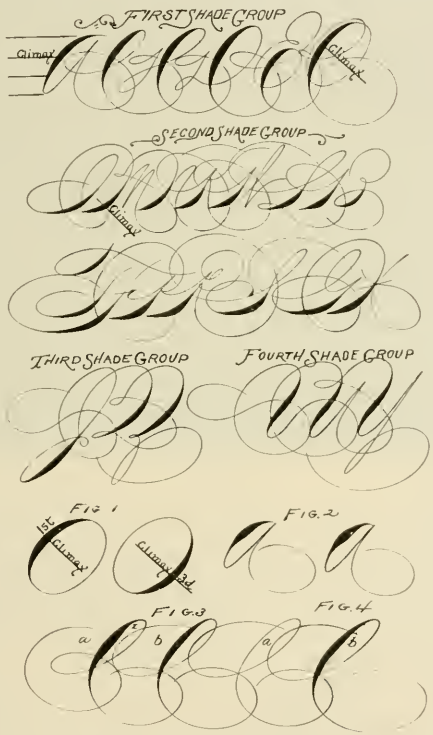
The second shade is a right-curve shade and is used in the following letters: *I, M, N, K, W, L, B, T, F, P, R, S, G, X.*

This shade should be placed low on the stroke, should be well curved and should have the swell on the outside of the curve. By referring to the accompanying cut of second-shade letters it will be seen that the climax is located just above the base line, or generally speaking, just where the stroke first touches the base-line. This shake may be slightly modified in letters that require a continuation of stroke after the shade, as in: *I, S, L, G, F, T,* of the styles used in the accompanying cut. The modification, however, should be very slight.

THIRD SHADE.

The third-shade is also a right-curve shade and is used in the following letters: *J, Q, Z.*

This shade should be placed medium low on the stroke, having a position directly opposite from the first shade on a perfect oval, as shown in the accompanying cut, Fig. 1. It will be seen that a line running through the climax of the first shade and at right-angles to the slant of the oval will also intersect the climax of the third shade. This explains the proper position of both the first and third shades. This shade should be well curved and have the swell on the outside of the curve. It is important to have the third shade terminate above the turn or loop that may be made at the base-line following it.



FOURTH SHADE.

This shade is a compound curve (upper half right curve and lower half left curve) and is used in the following letters: *V, U, Y.*

The climax of this shade should be at the middle of the stroke, and the swell on the upper half of the shade should be on the right side of the stroke, and on the lower half on the left side of the stroke, that is in each case on the outside of the curve.

AS TO LEARNING.

In learning to shade the capital letters in off-hand ornamental writing as here contemplated, there are three things to be taken into account, not considering the question of movement. The quality of movement that should be mastered by the learner before commencing on this line of work may be briefly defined as follows: He should be able to make 200 revolutions of the oval exercise, 2 inches in height in a minute. This will insure the proper freedom and scope required for the proper handling of the subject. It is understood that what is commonly known as muscular movement be used.

The three things referred to are: 1. *To place the shade on the proper part of the stroke.* 2. *To make the shade the proper shape,* and 3. *To make the shade beautiful.* These three features or elements must be taken up in the proper order and understandingly if the most satisfactory results are to be forthcoming, and I will now undertake to explain how to proceed to master them.

PLACE, SHAPE AND QUALITY.

By these elements, I simply mean the position of the shade in a general way, the shape, generally speaking, and the finished, perfect creation of beauty. The first feature, location, should, at least, be considered merely as a matter of locating the bulk of the shade at the proper place on the stroke, without regard to its appearances as judged by the standards of expert penmanship. It should be done with the proper (arm) movement, but with a slow, drawing motion, slow enough to allow the eye to follow the point of the pen with perfect assurance. If the learner has the proper appreciation of his first task, and uses the required care, his first efforts will appear much like that shown in Fig 2. It will be seen that this shade is entirely lacking in grace and beauty, and is far from correct in general shape, but it does possess the one first essential: It is located properly as to its bulk. We shall see how the other necessary elements are to be secured.

(TO BE CONTINUED.)

H. P. Earhart, Nashville. | A. W. Smith, Meadville, Pa. | John R. Carnell, Troy (Now of Albany). | Robert C. Spencer, Milwaukee. | E. G. Fo[illegible] Alba[illegible]

J. D. O'Dell, Toronto. | L. L. Williams, Rochester. | W. H. Sadler, Baltimore. | J. C. Bryant, Buffalo.

BUSINESS EDUCATORS IN CONVENT

I count it as a distinct achievement that The Business Educator is able to present to its readers the above sple Buffalo in 1867. Tnis photograph is reproduced and furnished by courtesy of Mr. John R. Carnell, proprietor of the A of the men who attended the first real business educators' convention ever held — New York, 1864. This will appear i

A remarkable fact is that of the eighteen men shown in this picture none of them ever left commercial school w Divide was Mr. Clark, the latest Mr. Felton, whose death occurred about a year ago. Of the entire group there are onl Spencer, Sadler, Carnell, Williams, Smith. Mr. Spencer is the eldest of this group; Mr. Carnell the youngest. — F. V.

THE STORY OF

Business Education in America

By FRANK VAUGHAN,

203 Broadway, - - - - New York.

No. 7. Reforming the Lines.

The first meeting under the new auspices was held at Buffalo, June 11, 1867 — officially "the fourth annual meeting of the International Business College Association." You will note that the words "Commercial and", were dropped from the original title.

The record is preserved in a pamphlet of 36 pages — about one-third the size of the Chicago report, and only half of it devoted to the actual proceedings. Fourteen men responded to the first roll-call, and of these only eight were of the 36 who figured in the Chicago meeting, to-wit:

W. H. Clark, H. B. Bryant, J. C. Bryant, E. G. Folsom, S. S. Packard, J. R. Carnell, M. R. Hyde, L. A. Gray, R. C. Spencer.

The six recruits were J. D. Odell, Toronto; J. A. Tasker, Montreal; W. R. Kimberly, Philadelphia; H. P. Earhart, Nashville; L. L. Williams, Rochester.

On the next day W. H. Sadler and E. R. Felton of the Old Guard showed up, with two new-comers, J. S. Chamberlain, Burlington, Vt.; A. W. Smith, Meadville, Pa.; a total attendance of eighteen. Letters of resignation were read from the President-elect, D. V. Bell; Recording Secretary, W. Allan Miller; Corresponding Secretary, E. G. Church. Ominous of friction this. Vice-President W. H. Clark, of Brooklyn, presided. The entire proceedings appear to have been pervaded by a listless spirit in strong contrast with the snappy goings-on at Chicago. Eulogies of H. D. Stratton, recently deceased, were pronounced by H. B. Bryant and E. G. Folsom, also by Mr. Packard, who probably knew him best of all. I quote from the record:

A CLOSE FRIEND'S ESTIMATE OF H. D. STRATTON.

"The intimate relations which he had borne toward Mr. Stratton from the inception of his labor to the last moment of his existence, made it easy for him to bear record to the noble impulses and generous feelings which had actuated the deceased in the great acts of his life. It was well-known that Mr. Stratton was a man of positive powers and characteristics. To make up his mind that a thing ought to be done was equivalent to having it done. Obstacles were always his greatest incentives to labor, and he specially prided himself in doing that which others had pronounced impossible. Only a few days before his death he had express-

H. B. Bryant, Chicago. E. R. Felton, Cleveland. M. R. Hyde, Boston. W. R. Kimberly, Philadelphia.

V. H. Clark, Brooklyn. S. S. Packard, New York City. L. A. Gray, Portland, Me. James Tasker, Montreal. L. H. Chamberlain, Burlington, Vt.

N AT BUFFALO FORTY YEARS AGO.

oup picture of the eighteen men who attended the convention of the International Business College Association at . Y., Business College, who cherishes the large original very highly. Mr. Carnell also has a large group photograph y issue of The Business Educator.

pt Mr. Chamberlain, who retired to look after the books of a lumber firm. The first of these men to pass the Great rvivors, and it is a singular fact that these five are grouped together toward the left of the photograph — Messrs.

ed strong convictions that he should be present at this convention. His entire heart was wrapped up in the success of the institutions he had helped to plant, and his desire to live was intensified by the wish to witness the success for which he had labored. He had the faculty of making strong friends as well as strong enemies. He cared very little where a thing would strike. If he said he would accomplish a thing, he would do it at all hazards. Less than twenty-four hours before he died he said to me: 'I have said a great many things on the spur of the moment that may have given offense, and might be considered unbecoming; but I trust no one will lay them up against my memory.'"

Almost the only thing that developed respectable excitement at this convention was Mr. Packard's report on a constitution and general regulations pertaining to the Association. The gist of this as finally adopted was that the membership was to be limited to "proprietors of the institutions known as the Bryant & Stratton Business Colleges," and—

"POWERS OF FUNCTIONS.

"The Association shall have the power, 1. To prescribe a minimum course of study, which shall serve as a necessary measure of attainment before graduation, each college being compelled to carry out the course prescribed, or one in every respect as thorough. 2. To regulate the form and minimum price of scholarships and the basis of reciprocity in the issue and redemption of the same. 3. To decide upon the claims of institutions desiring to be connected with the Association. 4. To insist upon a proper qualification of Colleges already in the Association. 5. To provide for the necessary funds for the general purposes of the Association."

The convention finally agreed on $50 as a minimum price for scholarships. A committee was appointed to select a design for a general diploma and report at the next meeting, to assemble at Boston, June 10, 1868. These new officers were selected: President, H. B. Bryant; Vice-President, Robert C. Spencer; Recording Secretary, E. R. Felton; Corresponding Secretary, S. S. Packard; Treasurer, J. S. Chamberlain.

That Mr. Packard reported the proceedings is shown by the closing sentence of his eulogy of Mr. Stratton, quoted above; but the fact is not recorded. Evidently he wasn't proud of it — had no reason to be. The whole affair was listless, icy, unenthusing and doubtless the eighteen present felt a genuine sense of relief when they folded their tents like the Arabs of old and as silently stole away.

THE NEW COMPACT.

The armed truce under which this meeting was held finally resolved itself into a "compact" and a "constitution" signed with due solemnity by every man present. By special vote of the convention H. B. Bryant was "permitted the honor of affixing the first signature and S. S. Packard and R. C. Spencer invited to sign next." Whereupon, "the signatures of all the members being duly affixed, Mr. Packard [who once taught singing school,] moved that the assembly join hands and sing 'Auld Lang Syne,' which was accomplished, *con spirito*." I am not quite sure

(*Continued on Page 30.*)

ASSOCIATION AND CONVENTION COMMENT, COMMUNCIATIONS AND ANNOUNCEMENTS

THIS DEPARTMENT IS DEDICATED TO THE INTERESTS OF THE FEDERATION, ASSOCIATIONS AND CONVENTIONS OF THE COMMERCIAL TEACHING PROFESSION. OFFICERS OF THESE ORGANIZATIONS ARE CORDIALLY INVITED TO COMMUNICATE WITH THE PROFESSSION THROUGH THIS MEDIUM OF PUBLICITY AND PROGRESS.

Communications sbould be received in Columbus by the first of the month preceding date of publication. However, they may be received as late as the tenth, and in cases of important program announcements, as late as the fifteenth of the month.

Report and Reporters.

Is it not too early to begin to think and plan about the Official Report of the next meeting of the National Commercial Teachers' Federation, to a copy of which every member is entitled.

The first item is *expense*. We have reason to believe that the finances of the year are being husbanded by the various officials in charge in such manner as to provide for its publication.

The second item is *reporting*. If you wish to demonstrate your ability to write shorthand as well as teach it, or to do reporting as well as prepare others to do it, we know of no way so effective as to report the proceedings of one of the many sectional meetings. It will do no harm to offer your services by writing to the presidents of each section or of the one you prefer to report, as follows: A. C. VanSant, Omaha, Nebr., Pres. Federation; W. S. Ashby, Bowling Green, Ky., Pres. Business Teachers' Association; C. R. Tate, Cincinnati, O., Pres. Penmanship Teachers' Association; and R. A. Grant, Yeatman High School, St. Louis, Mo., Pres. Shorthand Teachers' Association. Each reporter will doubtless be given full credit in the Official Report, and we hereby assure proper recognition for such services in these columns.

The third item is *editing*. After the reporters have comp,eted their task, the editors appointed by the presidents take up the work of the reporters and correct and condense it, and edit the papers read and not reported.

The editor-in-chief then unifies the whole, and Secretary Walker contracts for the printing and pays the bill.

The reports of the 1904 and 1905 meetings are highly prized, and doubtless the forth coming report will be even more valuable and highly prized.

By these reports, one does not have to attend to secure the intellectual benefits of these gatherings. The non-attending member has more of an incentive to become a member than mere attending.

Every professional teacher's name should be on the membership roll of one of the associations; its an honor no one can afford to not possess, because it is a badge of up-to-dateness, professional fellowship, and alertness.

Attend the Cleveland meeting if you can, but if distance, time, expense, or other causes prevent, do the next best thing by joining the greatest organization of its kind in the world.

Send your two dollars today to either one of the following: C. W. Benton, Valparaiso, Ind., Secy. Business Asso.; L. E. Stacey, Meadville, Pa., Secy. Penmanship Asso.; or W. I. Tinus, Central Business College, Chicago, Ill., Secy. Shorthand Asso. If you desire to join the Private School Managers' Asso., remit $5.00 to Secy. T. W. Bookmyer, Sandusky, O.

Do it today!

To Teachers of Typewriting and Shorthand.

The following circular letter is being mailed to many, but to give it a wider circulation we print it in THE BUSINESS EDUCATOR. Chairman Scully is to be congratulated and thanked for his vigorous efforts to secure a fine up-to-date practical typewriting exhibit.

Not Much More Time.

The time for the National Shorthand Teachers' School Exhibit is fast approaching and we have not as yet had the pleasure of hearing from you. Some time since we wrote you, enclosing a postal for reply. We appreciate the fact that September and October are especially busy months, and no doubt you did not feel as though you could decide during such a time.

PLEASE READ THIS. DON'T GO TO ANY TROUBLE

In preparing an exhibit. Let me tell you how our school and Chicago schools are going to show their work. We are asking the pupils to be very careful, telling them that the work being turned in is to be placed on exhibition. The transcripts will be corrected in red ink, and returned to the pupils for correction. The corrected copies (three) and the original transcript will be pinned together and exhibited. *All our work will be corrected in red ink.* In fact we are not going to vary one iota from our regular routine and will show the work of our pupils as it is turned in each day. The work of our most advanced students will be along the line of tabular matter, and various styles of papers—just to show what can be done. The shorthand notes of the first matter spoken of above will also be exhibited and upon the sheet will be written, in *red ink*, the speed at which the notes were taken. We give speed drills here and the notes of a few days will be shown. You see we are not going to any special preparation—"Taken right off the reel," as the old expression goes. Of course, any school exhibiting may use the plan it wishes, but the above is our style and that of a Chicago institution.

YOU CAN DO IT, CAN'T YOU?

We want to get the real work, not the frills. We believe you will enter into the same spirit. We do not believe that teachers want to view *special* work. They want to see what the other schools do and how corrections are made, etc. I shall certainly be delighted to have you say you will come in. Let me hear from you, and make the answer "yes."

Assuring you of my appreciation for your interest thus far, and trusting that I may hear from you at an early date, I remain,

Fraternally yours,

THOS. P. SCULLY,

Chairman School Exhibit Committee, National Shorthand Teachers' Ass'n.

Bartlett College, Cincinnati, O.

To the Commercial Teachers of America.

The next meeting of the National Shorthand Teachers' Association will be held in the Spencerian Commercial School, Cleveland, Ohio, December 26, 27, 28, and 29. At the same time and place the National Business Teachers' Association, the National Penmanship Teachers' Association, and the Private Commercial School Managers' Association will also be in session. These associations convene separately to consider matters of special interest to their members. During a part of each day, usually in the afternoon, all assemble in one grand gathering, known as the National Commercial Teachers' Federation. Here the most prominent business educators in America will be present, and questions of far-reaching importance will be ably discussed.

In behalf of the National Shorthand Teachers' Association I extend to you a cordial invitation to attend the Cleveland meeting. You will be welcome. You will be benefited educationally, socially, and financially. Send two dollars to Secretary Willard I. Tinus, Central Business College, Chicago, and you will be enrolled as a member of the section preferred. You will also receive a copy of the "Official Report" which will contain a complete record of the proceedings in all the sections, covering the entire field of commercial education. Every progressive teacher should have this report. You will greatly facilitate our work by giving this matter *immediate* attention.

Sincerely and fraternally,

ROBERT A. GRANT,

President National Shorthand Teachers Association.

Program,

National Shorthand Teachers' Association,

WEDNESDAY EVENING, DECEMBER 26, 1906.

Reception and enrollment of members.

THURSDAY, DECEMBER 27, 1906, 8:30 TO 9:30 A. M.

Section meeting for the different Shorthand Systems.

2 P. M.

Invocation. Dr. Mitchell, First M. E. Church, Cleveland.

Greeting to the Shorthand Teachers of America. Benn Pitman, Cincinnati.

President's Address. Robt. A. Grant, Yeatman High School, St. Louis.

Secretary's Report. Willard I. Tinus, Central Business College, Chicago.

Report of Executive Commiteee. O. H. White, Barnes' Business College, St. Louis, Chairman.

Result-getting Methods in Teaching Shorthand. C. B. Bowerman, Chicago. John M. Hill, Hill's Business College, Sedalia, Mo. Discussion.

The Graphophone as an Assistant Teacher in the Shorthand Department. H. L. Andrews, Pittsburg, Pa. General Discussion and questions on the subject.

Practical Suggestions for Shorthand Teachers. Methods of securing speed and accuracy in Shorthand. By Volunteers. General Discussion.

Report of School Exhibit Committee. Thos. P. Scully, Chairman.

New Business.

FRIDAY, DECEMBER 28, 1906, 8:30 TO 9:30 A. M.

Section Meetings for the Different Systems of Shorthand.

9:35 A. M.

Vice President's Report—Employment Dept. John Alfred White, High School, Milwaukee, Wis.

Should Business Schools endeavor to promote spelling reform? If so, how can it be done without causing friction between Employer and Stenographer? Miss G. O. Hunnicut, Alton, Ill., Business College. Discussion.

The Teaching of English. F. M. Van Antwerp, Spencerian Commercial School, Louisville, Ky. Rebecca Strutton, Spencerian Commercial School, Cleveland, Ohio. Discussion.

New Business and Reports of Committee.

A visit to the Stenographic Department of some large business house. Conducted by J. S. Curry, Central High School, Cleveland, Ohio.

SATURDAY, DECEMBER 29, 1906, 8:30 TO 9:30 A. M.

Section Meetings for the Different Shorthand Systems.

9:35 A. M.

My System in the Shorthand and Typewriting Departments—Grading and Recording of Daily Work and Special Tests. Should Graduation be based upon a single final test or should an average of the grades during the course be considered? Thos. P. Scully, Bartlett Business College, Cincinnati, Ohio. F. E. Raymond, Lockyear's Business College, Evansville, Ind. Discussion.

New Ideas in Teaching Typewriting. Volunteers.

Queries.

New Business.

Election of Officers.

Program

Of The National Penmanship Teachers' Association. In Session Dec. 27, 28, 29, 1906, Cleveland, Ohio.

WEDNESDAY EVENING, DEC. 26.

Reception and registration of members at hotel.

THURSDAY, DEC. 27, 2 P. M.

Report of Executive Committee.—C. S. Chambers, Covington, Ky., Chairman.

President's Address, C. R. Tate, Cincinnati, Ohio.

Similarities and Differences in and between Finger and Arm Movements. C. P. Zaner, THE BUSINESS EDUCATOR, Columbus, Ohio.

Why I Became a Penman.—G. T. Brice, Spencerian Commercial School, Cleveland, Ohio.

The Teacher's Preparation for the Lesson.—Julia Bender, Butcher's Business College, Beaver Falls, Pa.

Our Blackboard Clearing-house.—E. P. Popejoy, Popejoy, Iowa.

Advanced Public School Writing.—F. F. Musrush, Supervisor of Penmanship, Lakewood, Ohio.

Card Writing.—M. A. Adams, Marietta Commercial College, Marietta Ohio.

The Writing Master's Dream.—L. C. McCann, McCann's Business College, Mahoney City, Pa.

A Penmanship Teacher's Explorations in the Realm of Cause.—L. H. Hausam, Salt City Business College, Hutchinson, Kans.

Some Hindrance in Proper Nerve Training.—H. G. Healy, Penman's Art Journal, New York City.

FRIDAY, DEC. 28, 9 A. M.

9:00-9:20 Dreaming vs Doing.—L. A. Arnold, Vice President, National Commercial Teachers' Federation, Central College, Denver, Col.

9:20-9:45 The Value of Penmanship from the Employer's Standpoint. W. N. Ferris, Ferris Institute, Big Rapids, Mich.

9:45-10:10 Address—H. E. Reed, The Business Monthly Magazine, Peoria, Ill.

10:10-10:30 The Pedagogics of Penmanship.—C. C. Lister, Sadler's Business College, Baltimore, Md.

10:30-12:00 Session with National Business Teachers' Association.

SATURDAY, DEC. 29, 9 A. M.

Writing for the Office.—F. O. Pinks, Bryant & Stratton Business College, Warren, Ohio.

How to Secure the Best Results by Home Work.—H. O. Kessling, New Albany Business College, New Albany, Ind.

What are the Best Copies for the Average Student?—L. L. Branthover, Northwestern Business College, Chicago, Ills.

Election of Officers.

Process of Developing Plain, Tireless Writing.—A. N. Palmer, American Penman, Cedar Rapids, Iowa.

Easiest Forms of Letters to Teach.—S. E. Leslie, Eastman College, Poughkeepsie, N. Y.

Obstacles to be met in Teaching.—R. C. Cottrell, Supervisor of Writing, Elwood, Ind.

Results of Systematic Work.—E. W. Strickler, Reading Commercial College, Reading, Pa.

The Text in Penmanship.—L. C Kline, Yocum's Business College, Findlay, Ohio.

Discussions to follow all papers where there is time, same to be determined by the President.

New or Unfinished Business.

Rules Governing Penmanship Exhibit Made by Business Colleges and Entered in Competition at The National Penmanship Teachers' Convention, Cleveland, Ohio, Dec. 27, 28, 29, 1906.

Specimens entered in this contest may come from any or all students enrolled in the school by which the exhibit is made.

All specimens entered in competition must bear the following: Name of pupil, date of writing, and name and address of school.

All decisions will be made on the following basis:

Movement shall be based on 50 per cent.

Form shall be based on 25 per cent. It shall include arrangement on page, general appearance of pages and forms of letters.

Speed shall be based on 25 per cent. and it is to be judged by the appearance of the work submitted.

Deductions in grade shall be made according to judgment of judges, for slight evidence of shade, for unnecessary long beginning of finishing lines, improper spacing, and in fact, anything detracting from legibility and neatness.

All work that does not meet the foregoing requirements will be absolutely disqualified.

There shall be two divisions of work—vertical and slant.

There shall be three awards made in each division. First award, second award, third award, and honorable mention.

Specimens to be entered in this contest and which are sent by mail or express must reach the committee on exhibits not later than Dec. 26, 1906. All postage or express charges must be prepaid.

All work sent by mail or express should be addressed to THE NATIONAL PENMANSHIP TEACHERS' ASSOCIATION, EXHIBIT DEPARTMENT, care of Spencerian Commercial College, Cleveland, Ohio.

Rules Governing Penmanship Exhibit From Catholic Parish Schools, Academies, Private and Public Schools Entered in Competition at The National Penmanship Teachers' Convention, Cleveland, Ohio, Dec. 27, 28, 29, 1906.

Specimens entered in this contest may come from students in the third, fourth, fifth, sixth, seventh, and eighth years of grammar grades, and from high school pupils of any grades.

All specimens entered in competition must bear the following: Name, age and grade of pupil, date of writing, and name and address of school.

All decisions will be made on the following basis:

Movement shall be based on 50 per cent.

Form shall be based on 25 per cent. It shall include arrangement on page, general appearance of pages and forms of letters.

Speed shall be based on 25 per cent. and it is to be judged by the appearance of the work submitted.

Deductions in grade shall be made according to judgment of judges, for slight evidence of shade, for unnecessary long beginning of finishing lines, improper spacing, and in fact, anything detracting from legibility and neatness.

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"It's Dollars in Your Pocket"

If you attend the next meeting of the National Penmanship Teachers' Association, which is to be held at Cleveland, Ohio, Dec. 27, 28, 29, 1906.

Don't think of the dollars that will be out of your pocket in order to make the start, but consider how many more dollars you will be worth to your employer or to the business world after you attend this meeting and partake of the intellectual feast which is being spread and awaits you.

You have only to read the program in order to learn of the good things that are forthcoming Some of the brightest and most wide awake men the commercial and penmanship world knows are preparing to give to the penmanship teachers their very best efforts.

The indications are that the next meeting will be among the best that has ever been held. Can you afford to miss it? We are expecting you. Do not disappoint us. Send your membership fee, $2.00, to L. E. Stacy, Meadville, Pa., Commercial College.

Very respectfully,

C. R. TATE,

Pres. National Penmanship Teachers' Ass'n

The Third Semi-Annual Convention of the

Indiana Business College Association

Was called to order promptly at two o'clock Nov. 16, 1906, by President W. H. Carrier, Richmond Business College, in the rooms of the Central Business College, Indianapolis, Ind., with upwards of a half hundred in attendance.

All had gotten well acquainted during the noon hour at a special luncheon served at the Commercial Club.

Mr. Enos Spencer, Spencerian Business School, Louisville, read a timely, practical paper entitled "A Practical Course of Study for the Average Business College" in which he recommended the following subjects—English, Business Equity, Penmanship, Public Speaking, Business Calculations, Commercial Law, Commercial Geography, Bookkeeping, Shorthand, Typewriting, and Office Practice, and a two years' course of ten months each. Discussion followed by Messrs. Linke, Zaner, Walker, and Keesling.

Mr. A. N. Hirons, Muncie Business College, read a most sensible, up-to-date paper entitled "Course of Study for Shorthand Department," advocating that one-half of the time be given to the study of the text and the other half to dictation. He also emphasized accuracy and thoroughness. An interesting discussion followed.

Miss Laura A. Sanderson, Sanderson's School of Business, Indianapolis, read a splendid paper favoring the adoption of simplified, reformed or amended spelling. The Association unanimously passed the following resolution:

RESOLVED—That the Indiana Business College Association endorses the spelling reform of the Carnegie Committee and recommends the use of the amended spellings by its members wherever practicable.

At six o'clock the Remington Typewriter Co. gave a complimentary dinner at Ifotel Denison, nearly a hundred being present who showed their appreciation by eating heartily and extending a rising vote of thanks.

In the evening, State Superintendent of Public Instruction, F. A. Cotton, delivered, without note, a most enjoyable and helpful lecture entitled "Practical Education."

Hon. Alva O. Keser, LaFayette Business College, entertained the audience in his inimitable manner until nearly eleven o'clock.

SATURDAY MORNING.

Mr. H. C. Keesling, New Albany Business College, gave one of the most practical talks we have ever listened to, entitled "Getting Results in Penmanship." Splendid blackboard illustrations accompanied the talk. The ideas clearly and forcibly presented were in line with the most progressive thought of the day. Specimens from students demonstrated the teachableness of his ideas.

Mr. Albert Jones, Richmond High School Commercial Department, delivered a splendid talk on "The Relation of the Business College to the Public School System." He said we needed the religious, the private, and the public school, and congratulated private commercial schools for being the forerunners of the commercial departments in public schools. Believes private schools will, in time, be supervised by the government.

SATURDAY AFTERNOON.

Mr. S. H. East, East Shorthand Training School, Indianapolis, gave a most instructive and helpful talk entitled "A Systematic Dictation Course." Mr. East exhibited a splendid lot of material he has collected from his extensive experience for students. Much originality and careful thought was evidenced.

The meeting adjourned to meet May next in Indianapolis. All in all it was a success. Much concurrence and little conflict of opinion marked the exercises. Indianians are much more cordial than Indianapolisians—the latter, however, has conspicuous exceptions in Sanderson's, East's, and the Central Schools, all of which were represented by cordial people.

Here's to the continued and increased success of the Indiana Business Association, soon, we hope and predict, to be broadened into the Indiana Commercial Teachers' Association.

And then, sometime, when the Ohioians get together again, let us indulge the possibility of an Hoosier-Buckeye association. Why not?

Program

Of The Private Commercial School Managers' Association

CLEVELAND, OHIO

THURSDAY, DECEMBER 20, 10 TO 12 A. M.

Reception and Registration of Members.
Round Table Discussion on Work to be Accomplished at the Meeting.

AFTERNOON SESSION, 2 TO 4 P. M.

President's Address, Mr. Enos Spencer, Louisville, Ky.
Discussion by Members.
Round Taple, on General Management.

FRIDAY, DECEMBER 29, 10 TO 12 O'CLOCK

Address, Mr. R. J. Bennett, Detroit, Mich., Subject, School Solicitors.
Discussion by Members.
Address, Mr. L. E. Stacy, Meadville, Pa., Subject, Teachers' Agencies.
Discussion by Members.
Round Table Discussion, Newspaper Advertising.

AFTERNOON SESSION, 2 TO 4 O'CLOCK P. M.

Address, Dr. H. M. Rowe, Baltimore, Md., Subject, Report on American Commercial Schools Institution.
Discussion by Members.
Address, Mr. A. D. Wilt, Dayton, O. Topic not announced.
Discussion of Mr. Witt's paper.
Round Table Discussion. Catalogues, Circulars, etc.

SATURDAY, DECEMBER 22, 10 TO 12 O'CLOCK.

Reports of Committee. Under this head will come reports of all committees appointed at the Chicago meeting last year, with discussion of same.

MONDAY MORNING SESSION

Round Table Discussion on Tuition Rates, Prices for Stationery, Machines and Supplies.

TUESDAY, CHRISTMAS

No session.

Wednesday will be devoted to the consideration of any subjects unfinished or omitted, or to any new question which may come before the Association.

Last Call to the Federation.

FELLOW TEACHERS:

I trust that you are making your arrangements to attend the Association at Cleveland. Everything indicates that the next meeting will be the largest and best in the history of the Federation. The committees are busy shaping up the details. Excellent hotel accommodations at moderate rates have been secured at Hotel Euclid, and transportation at reduced rates has been arranged for on all railroads. The Association publishes, in book form, a detailed report of the proceedings, which contains much valuable information. The last report contained about two hundred and fifty pages, was well edited and profusely illustrated. Every member of the Association is entitled to one copy free. The regular membership fee is $2.00. If you can not possibly arrange to attend, then do the next best thing send your enrollment fee to the secretary of one of the sections, and you will receive the report of the entire proceedings. This, of course, should be the last resort. Your presence and co-operation is earnestly solicited. If you are interested in the Business Teachers' Association send your enrollment fee to C. W. Benton, Secretary-Treasurer, Valparaiso, Ind.

Hoping to greet you at the Association, I am,

Fraternally yours,
W. S. ASHBY,
Pres. Business Teachers' Association.

Program.

GREGG SECTION—W. H. HOWARD, COLUMBUS, O., CHAIRMAN.

Methods of Economizing Time and Effort in Correcting and Grading Work. John M. Hill, Hill's Business College, Sedalia, Mo. General Discussion.

What Use Should be Made of the Blackboard in Different Stages of the Work? Mrs. A. S. Heaney, Rhode Island Commercial College, Providence, R. I. General Discussion.

Points to be Emphasized in Teaching Theory. J. N. Holmes, High School, Mansfield, Ohio. General Discussion.

Helpful Hints Epitomized from Proceedings of Previous Meetings. Nettie M. Huff, Spalding's Commercial College, Kansas City, Mo. General Discussion.

Methods and Material Used in Developing Speed, Hubert A. Hagar, Gregg School, Chicago, Ill. General Discussion.

What Penmanship Will Do for the Shorthand Student. H. C. Rowland, Columbus Business College, Columbus, Ohio. General Discussion.

Promotional Tests: How Often Given. General Discussion.

A Few Suggestions About Teaching Shorthand. John Robert Gregg, Chicago, Ill. General Discussion.

To High School Teachers.

At the last convention our High School section doubled its membership, and we hope to see a corresponding increase at Cleveland. The Association has indicated its willingness to make us a branch of the federation proper, so we shall be able to discuss our particular needs, and every high school teacher within two-hundred miles of Cleveland should attend. Our Executive Committee has compiled an interesting program, which will not conflict with the various other section meetings.

It was the writer's pleasure to call, during the vacation season, on the high school teachers of Ohio, Indiana, Kentucky, and Tennessee, and "they are coming." You owe it to yourself and school to attend these meetings and keep abreast of the times.

I still have on hand a limited number of the high school reports, published last April, and shall be glad to mail a copy to any teacher who has not yet received one. This report contains the papers read before the high school section in Chicago last Christmas; also the report of the committee of nine of the National Educational Association. This committee made much research into the matter of commercial education, and its report is regarded as the most important compilation of a commercial course yet given out.

If you have any suggestions regarding the program for our section, send it along at once to Miss Dora Pitts, Western High School, Detroit.

Yours for a great convention,
HARRY C. SPILLMAN,
Secretary High Section.
3020 Calumet Ave. Chicago

Typewriting—Continued from page 22.

writer. In all cases it is of the utmost importance that the process be as direct and free from complicated movements as possible.

In a nut-shell, psychology teaches us that typewriting must be done by the most direct and natural methods, unobstructed by any unnecessary mental or physical movements. It demands the utmost economy in the use of all the powers that participate in the work of typewriting.

Report of the New England High School Commercial Teachers' Association.

BY F. E. LAKEY, PRIN. COMMERCIAL DEPARTMENT, ENGLISH HIGH SCHOOL, PROVIDENCE, R. I.

The fourth annual Convention of the above Association was called to order in Simmons' College, Back Bay Fens, Boston, on Saturday, October 27, by President E. S. Colton, Jr., of Lowell. In attendance, excellence of papers and harmony of action, it was well nigh a model Convention. Simmons College made an ideal assembly place. Its appointments in every way, including a most enjoyable luncheon, were admirable.

President LaFavour, in his address of welcome, stated that the college was the first to offer a commercial program to students of college age and college requirements. The results were excellent. He welcomed the Convention warmly, and was thanked by President Colton in a brief speech.

The committee on salaries presented a written report covering New England, based on reliable reports collected within ten days. Salaries are increasing every where. Living expenses have increased in the past ten years from 43 to 50%. The committee was thanked and discharged. The report will be found in the January number of THE BUSINESS EDUCATOR.

Mrs. C. H. Mumma of Wakefield, in an "Appeal for a course to fit for the higher institutions," stated that the average commercial teacher does not see the possibilities for development in commercial work. The ideals of commercial teaching can be high; New York University, Wharton School of the University of Pennsylvania and the Tuck School of Dartmouth College are offering day courses in commercial lines. Our ideals must rise to our opportunities. Law and medicine required no training not many years since. So business can be brought to the same high requirements, especially if business men and teachers would confer frankly and frequently.

The remainder of the program was divided in commercial geography, commercial languages and shorthand.

A T. Swift, Ph. D., English High School, Providence, made a scholarly and forceable presentation of the "value of commercial geography with regard to foreign markets, consular service, etc."

Mr. Swift stated that our trade with South America countries was from 13 to 20%. Among the causes are the neglect of banking facilities, catering to trade, failure to use Spanish, and poor steamship communications.

A world consular service is one of our greatest needs. High as we stand there is still room for better organization and supervision, better salaries and especially for distinct educational training similar to West Point. All agents should be American citizens. The teacher's work is to cultivate a broad knowledge of commercial geography and usable conception of our problems as buyers and sellers in the world's markets.

Miss Adelaide E. Sweetser, of the Lowell, Mass., High School, presented "maps and diagram drawing," concisely. Neatness, accuracy, observation, outside study and securing real interest of the pupil were obtained. Mr. Edmund Ketchum, Lowell, showed "how a supervisor of drawing could help commercial geography."

An address on the "Preparation of Grammar School Pupils for the Commercial Courses in High School" by W. H. Huse, Manchester, N. H., held

EDWARD S. COULTON, JR., President.

close attention. He advocated the developing experience of the pupils, use of stereopticon, habit of collecting for a museum, and use of a microscope. In part he said:

"The pupil has but a single lamp by which to guide his feet and that is the lamp of experience. It is our aim to give the pupils as much experience as possible. The pupils are taken out for as many excursions as possible. In beginning the study every available place that will show springs, brooks, rivers, valleys, hills and mountains are visited. Later the factories and mills of the city are inspected. The children of a town or city ought not to leave school till they have seen as many as possible of the industries of their own commonwealth.

"The places that cannot be visited are shown by means of the stereopticon. When possible, some of the mills are shown with the lantern before the rooms are visited that the class may talk over the various things to be seen in the quiet of the school room.

"A museum which is kept in two cases aggregating forty-two feet in length contains specimens that are used constantly in geography work. Every teacher has a key to the cases and gets what she wants for the day, returning the specimens after the lesson, when they are available for others that may want them. The cases are in the upper hallway where they may be seen by the pupils and visitors at all times. Not a day passes when some of our pupils are not seen at the cases looking at the specimens."

In treating "commercial languages" Mr. Joel Hathaway, Commercial High School, Boston, argued clearly and strongly for a preparation of three or four years in one, or better, two modern languages, German and Spanish being preferred. The preparation is for business, not for college. A business vocabulary, conversational power and a good preparation are essential. The text studied should be modern and the teacher should be an American. Phonetics should be used. Children of foreign parentage cannot take the place of the American boy. Teachers should be in touch with the business world. Germans succeed in building an enormous foreign trade because of proficiency in languages and thorough preparation.

Mr. James W. MacDonald, agent state board of education, discussed the preparation of teachers for high school commercial courses. He congratulated the teachers on not being held by tradition or by pressure from higher institutions. They must train for efficiency, for results. The commercial teacher needs a broad, general intelligence, must distinguish between the difference of treatment because of the difference of aims. Habit training is all important. He is the peer of any other teacher in the high school in brains, ability and judgment.

Normal schools cannot give commercial training, since they teach method chiefly.

Colleges are held by tradition. Technical education calls for more strenuous work than the average college.

The only way out is to establish commercial colleges, with facilities for fitting for consular service. A course of reading could be arranged to broaden teachers.

After luncheon, Mr. Frank O. Carpenter, English High School, Boston, in discussing "is business a science" said:

COMMERCE IS A HUMAN SCIENCE.

Business men, as yet, believe that no two men conduct their business alike. They do not think there is a basal system that will apply to all kinds as a science must do. They think a few subjects like shorthand and bookkeeping can be taught in the schools, but the rest must be learned in the store.

Science is the description of the laws of nature that act in one direction. So botany deals with plant growth, chemistry with elements. Every science to be of use to man is applied by an art.

An *art* is the application of the laws of a science to human needs by human skill—so the science botany has the art of gardening—physics the art of photography—etc.

There are two kinds of sciences:

1. Natural sciences — those that

would exist and act if all men were gone from the earth.

2. Human sciences — those which depend on men and their action.

Business or the science of commerce is a human science. It has the applied art of salesmanship, art of advertising, art of book-keeping and art of shorthand.

If business is a science it can be taught in the schools and colleges and soon will be. The time will soon come when business men will require that their chief clerks have a business training in a school of commerce, just as now a chemist must learn his profession in a school, not at work. A large part of business actions are the same. The personal quality is small.

Business would be helped by such study, failures would be fewer and all would learn at last that in business as elsewhere:

Nobility is ability and ability is the power to do things well.

Mr. Charles Currier Beale, official shorthand reporter of the Mass. Superior Court, presented a paper on "common defects in shorthand writing and general education which characterize most applicants for shorthand positions of all grades; my suggestions for improving the conditions." The defects were due to poor pupils, poor teachers and poor instruction. Few students can become good stenographers. The teacher should have an aptitude for teaching and a thorough mastery of the subject. The pupil should avoid the craze for speed, not be too confident, and be taught in a small class. General education must be good, especially in spelling. A lack of mental training is evident.

Keep the class together, since it stimulates observation. Cultivate ability to answer questions clearly.

Miss Elizabeth Hughes, of New Haven, and Mr. Geo. W. Williams, of New Bedford, led the discussion and replied to criticisms.

The business reports showed the finances to be in good condition. Thirteen new members were elected. The usual resolutions were passed. The election resulted as follows:

President, Charles B. Ellis, Springfield; First Vice President, Elizabeth Hughes, New Haven; Second Vice President, Adelaide E. Sweetser, Lowell; Secretary, H. E. Condon, Phenix, R. I.; Treasurer, N. H. Atkins, Lowell.

Delegate to Mass. Council of Education for two years, Carlos B. Ellis. Place of next convention, Springfield, Mass.

History—Continued from page 25.

whether this was only questionable Latin or Mr. Packard's little joke—(*con spiritor.*) Anyway the occasion was sufficiently joyful to inspire the members to adjourn in a body to a photographic gallery for a group picture. This, at least, was a splendid success, as shown by the above reproduction — the only one ever made, and that forty years after.

As for the Constitution, apart from mere details of enumerating officers and methods of election, the juice of the document is incorporated in a foregoing paragraph. The supplementary "compact" is a weird sort of creation and shows between the lines very clearly the discord that had existed and the distrust still existing between individual units of the reorganized body. In effect it was a sort of oath of allegiance in which the Chain swore "mutually and individually—

"1. To redeem in tuition all scholarships issued by any member of the Association. 2. Not to become interested in any Business College not connected with this Association. 3. Not to make overtures to, or entertain propositions from, teachers or others in the employ of any other member, without a distinct and satisfactory understanding with such member. 4. No member shall have the privilege of taking his Institution out of the Association without the unanimous consent of all the members; but the privilege shall be accorded to any member to dispose of his interests to any party of proper character and qualifications, who shall be bound to carry out the terms of this Compact."

This compact certainly was a corker.

LOOKING FORWARD.

At this period the chain consisted of forty-four schools — only forty per cent represented at the meeting. Here is a picture that H. B. Bryant's prophetic eye looked upon:

"We fondly hope that after a few more of these annual reunions there shall gather in convention representatives of colleges from the principal cities of every state and province on the continent, from the far Newfoundland to the torrid regions of Nicarauga, and from flowery Florida to the capital of our newly acquired possessions which encircle the Arctic Pole."

But the most luminous utterance of Mr. Bryant, only survivor of the firm of Bryant, Stratton & Lusk, which established in 1853 at Cleveland, the first link in the great chain was this: "*The tendencies of the time are to Emancipation and Independence.*"

They surely were — and are.

NEWS NOTES AND NOTICES

J. A. Prowinsky, formerly of Dallas, Texas, is now connected with the Tampa, Fla., Business College. Mr. Prowinsky is making rapid strides in his penmanship, and if he perseveres, it will not be long until he will be ranked with the very best.

Mr. O. T. Pfeifer, commercial teacher in the Columbia College, Hagerstown, Md., reports a prosperous and progressive school. Mr. Pfeifer is one of our younger commercial teachers, of whom you will doubtless learn more later on.

Mr. W. L. Weaver of Lycippus, Pa., is now handling the commercial work in McCann's Commercial College, Mahanoy City, Pa. Mr. Weaver is a fine young man who writes a good hand, and will doubtless prove his worth in his new position.

E. W. Frear, a recent student of the Zanerian College, is now connected with the Anchor Fire Insurance Co., Des Moines, Iowa. Mr. Frear will no doubt make a success at policy engrossing, since he is especially strong in executing engrossing script.

We are pleased to note in the public press of Indiana that there is quite a pronounced sentiment in that state for the nomination of H. B. Brown, president of the Valparaiso Normal School, for Governor 1908. Friends of the Indiana educator say, that while he is not a candidate, they believe he would not refuse the nomination. And if he should be nominated, we would be surprised if he were not elected, as he has thousands upon thousands of loyal students throughout the state who have secured their education in his institution. We wish the movement success.

Mr. E. B. Moore is the new commercial teacher in the St. Joseph, Mo., Business University, taking the place of Mr. T. E. Southlee, who has engaged his services in the office of Morris & Co., packers, St Joseph.

Although the time was short between the date of affiliation of most of the schools and the close of the school year, a large number of students have taken the examination provided by the American Commercial Schools Institution, Washington, D. C., and with a few exceptions all passed successfully.

Mr. Hy C. Walker, supervisor of writing in the St. Louis public schools, informs us that vertical has been discarded in that city, and that he is now furnishing models in the moderate slant. We sincerely hope that not only a change in slant has been made, but that a change from finger to arm movement will also be made, as a mere change in slant has but little to do with the evolution of practical writing if not accompanied by free movement, beginning with the first year.

Mr. Walter Prall, vice-president of the National Penmanship Teachers' Association and teacher of penmanship and the commercial branches in the Galesburg, Ill., High School, was recently elected cashier of the Maquon, Ill., State Bank. He accepted his new position in October, and we wish him success in his new field of labor, although we regret losing him in our own profession.

Mr. Harry C. Spillman, the well-known commercial teacher in the commercial department of the Rockford, Ill., high school, resigned his position to accept a more lucrative one in the Chicago office of Hapgoods. He will have charge of the placing of stenographers in Chicago as well as in the four states covered by that office. We believe he will prove to be a fine man for the position. Congratulations are extended alike to Spillman & Hapgoods. Mr. Spillman states that his new line of work and duties will not interfere in the least with his Federation and Association work, and he is in hopes that he will be brought in even closer contact with the commercial school profession than heretofore. Mr. Spillman is working unselfishly in the direction of creating a high school association section in the National Commercial Teachers' Federation, with present outlook for success. The growth of the high school commercial work justifies, we believe, such a section, and we shall therefore be pleased to see it created. We are thoroughly convinced that such a section would in no way weaken the other sections, and would help to strengthen the whole, financially as well as professionally. Last year they published a report of their meetings without expense to the section or the individual members thereof, having done this by soliciting and accepting advertising.

Mr. F. W. Martin, the engrosser of 100 Boylston St., Boston, Mass., reports that he is kept busy filling orders for engrossing, and engrossing script for engraving at good prices. He wishes us to announce that he has more work than he can do, and that he cannot accept any more students by correspondence before February.

The Gregg Publishing Co., Chicago, informs us that the sales of "Rational Typewriting" were 73 per cent. greater this year than last. Considering that this book has been on the market four years, we will admit that this is a big increase and bespeaks hustle and popularity.

SCHOOL AND PROFESSIONAL

W. A. D. Clark, who for the past few years has been teaching in commercial schools and commercial departments of high schools, recently opened a school of his own—Clark's Commercial School—in Middleboro, Mass. Mr. Clark's wide experience in teaching has evidently well prepared him to conduct an institution of his own, and we doubt not that he will make a splendid success of the work.

Mr. J. L. Holtsclaw, principal of the Cambria Business College, Johnstown, Pa., reports a splendid attendance in his finely equipped school, which is housed in a new building. Mr. Holtsclaw deserves success, and we are glad to know he is achieving it.

G. W. Thom, the hustling proprietor of the DuBois, Pa., Business College, reports that his outlook is very bright for the coming year. His daily attendance at this time is fully 40 per cent. larger than it was last year. This means that Mr. Thom's popular institution has by no means reached its limit in attendance.

E. H. Fearon, of the Blair Business College, Spokane, Wash., reports that their business this year greatly exceeds what it was last year at this time. "The shorthand department," he states, "is taxed to its limit for seating capacity. The business department shows more than 50 per cent. gain over last year's enrollment. The night school enrollment is, at the present time, increased fully 100 per cent. over the enrollment at the best of the season last year."

E. A. Zartman, the well known penman and commercial teacher, formerly of the Gregg School, Chicago, Ill., is the new teacher of shorthand and penmanship in the Omaha, Neb., High School. Mr. Zartman states that he has about two hundred and fifty pupils in penmanship.

M. A. Albin, of the Behnke-Walker Business College, Portland, Ore., writes, under date of October 1st, as follows: "School here is fine. This was our banner day, having enrolled forty-six pupils by three o'clock. We will reach the fifty mark, and with the evening students, probably sixty. Our rooms are almost crowded to the limit already, and we are looking for an annex. The other schools seem to be enrolling their share, also. Our Mr. Walker has just returned from an extensive trip east, where he studied school and the business methods of some large concerns."

C. A. Wessel, of the Lansing, Michigan, Business University, reports that their enrollment is 25 per cent. larger than it was last year at this time. He states that it pays to do thorough work in the school room, and let the business community decide which is the best school.

The work and worth of Miss Jeannette E. Baldwin, teacher of penmanship in the Polytechnic High School, Los Angeles, Calif., was recently recognized when she was chosen by the State Board of Education as one of the critics to report on the merits of penmanship books for adoption in that State. Few teachers of penmanship, if any, are exerting a wider and better influence in penmanship matters than Miss Baldwin.

J. A. Buell, the enthusiastic and efficient penman and commercial teacher in the Lutheran Ladies' Seminary, Red Wing, Minn., has been engaged to take charge of the penmanship classes in the Red Wing Seminary for Boys, which indicates that the good people of Red Wing appreciate his services, and know a good thing when they have it in their community. Mr. Buell is one of the most enthusiastic teachers of penmanship we have ever had the pleasure of knowing.

Mr. T. A. McLean, proprietor of the Latrôbe, Pa., Commercial College, recently favored us with an appreciated list of subscriptions, together with the information that in mid-summer he parted with single blessedness by marrying Miss Lucy Shaffer, a teacher of Greensburg, Pa. After spending several weeks in Canada they returned home, and a little later Mr. McLean reluctantly contracted a case of typhoid. On October 17th, he wrote us that he had pulled through all right, except that he had not yet had time to straighten some of the kinks out of his penmanship.

Here's to the health, happiness and success of Mr. and Mrs. McLean, and prosperity to the Latrobe Commercial College.

Miss Josephine Frazee, formerly of the Mountain State Business College, Parkersburg, W. Va., is now connected with the big Brownsberger Home School of Business, Los Angeles, Calif. Miss Frazee has charge of the shorthand work and reports an enrollment of nearly 200 in her department, with plenty of assistance by way of teachers. Miss Frazee is not only a teacher of Shorthand, but a practical teacher of writing as well. Like all others, she reports the climate "glorious."

Mr. John A. Bagnall, (Brother Jerome) of Manhattan College, New York City, of the American Commercial Schools Institution, Washington, D. C., was the first student to matriculate in the four years' graduate course. He is already well advanced in the educational group of studies, and is taking up the economic group.

Mr. W. W. Bennett, recently of South Bend, Ind., is now in Kalamazoo, Mich., promoting a new school to be known as Rowe College, which is to open January 1st, and of which he is to be manager, the proprietors of which are Messrs. F. F. Rowe and A. E. Kettle, publishers of the "Gazette," a daily and semi-weekly newspaper of that city. It is the intention of the proprietors to make Rowe College the leading institution of its kind in Michigan, which we hope they may.

It gives us pleasure to announce that Mr. Ellis S. Cook, formerly of the Metropolitan Business College, Chicago, Ill., who resigned his work in that institution because of his father's death, and his desire to be near his mother, has opened a new school at Maryville, Mo., to be known as the Maryville Business College. This means that that city will have a first-class school, and that our profession will have in it the wholesome influence of Mr. Cook. He says, "By honest, earnest, efforts we hope to build up a school that will, at least, be a credit to the profession, and while I may never reach the success I have enjoyed in the past, yet the future will tell the story, and I have no fears as to the outcome." This sincerity and modesty will doubtless lead to a larger success than he now anticipates.

Mr. A. H. Stevenson, who for twenty-three years taught in the Bryant & Stratton Business College, Buffalo, N. Y., has opened a school of his own under the name of Nampa Private Business School, Nampa, Idaho. In other words, he is doing now that which he no doubt should have done many years ago. We have had dealings with Mr. Stevenson from time to time for a number of years, and have come to entertain a very high opinion of him as a man and as a commercial educator. We therefore wish the new school the success the conscientious, untiring, well-qualified efforts of its proprietor deserve.

Mr. F. E. H. Jaeger, formerly of Detroit, now has charge of the commercial work of the Central High School, Toledo, Ohio. Your editor has just learned of the death, in August, of Mrs. Jeager, of the dread disease tuberculosis. Our sympathy is hereby extended, and it is none the less sincere for being late.

Mr. W. F. Cadwell, principal of Brown's Business College, Rockford, Ill., reports having exactly sixty more students in school October 30th, than a year ago, and that was the best year they had ever had. Mr. Cadwell is to be congratulated for this increased attendance.

Mr. B. O. McAdams, of the Newark, N. J., Business College, on November 3rd wrote that since September 1st, their enrollment had reached almost 350 students. At the beginning of the fall term the school moved into new and larger quarters, and now occupies the greater part of two entire floors. They have had the rooms designed especially to meet their needs, the entire commercial work being on one floor, with the shorthand and typewriting on another. Glass partitions are used throughout the school so arranged that by raising and lowering the sashes each floor can be converted into one entire room. Telephone connections are found in each department, with central located in the business office.

MOVEMENT OF TEACHERS

Charles Albright, formerly with Temple College, Philadelphia, is a new teacher in the Kinyon Commercial School, Pawtucket, R. I. Archie D. Hyde, one of Mr. Elliot's graduates, has come over from Canada to take the commercial department of the Nanticoke, Pa., High School. G. S. Stephens, one of L. M. Kelchner's young men, an excellent penman, is now teaching commercial branches in the Live Oak, Fla., Business College, a new school recently opened by L. M. Hatton, of Tampa. Miss Rose E. McIntire is in charge of the new commercial department of the Winchendon, Mass., High School. J. M. Wiley, for several years engaged in Kearney, Neb., is in charge of a branch of the Western Normal School at Bloomfield, Iowa. Arthur J. Dahne, of Connorsville, Ind., recently succeeded Chas. McMullen as head of the commercial department of the Butte, Mont., High School. K. R. Haughey, of Mansfield, Ohio, handles the commercial department of the Carthage, Ill., College. Bertha W. Burnham, of Oldtown, Me., has accepted a position with the National Park Seminary, Washington, D. C., where she will teach commercial subjects and act as private secretary to the president. Miss Bertha Dempsey, last year in the Wallingford, Conn., High School, has just taken a position as special shorthand teacher in the Fitchburg, Mass., High School. Miss Edith Wood, for several years in charge of shorthand and typewriting in the Winthrop, Mass., High School, has been elected to a position in the Boston schools. W. D. Anthony is a new teacher in the Pottsville, Pa., Business College. Miss Elizabeth Van Etten, last year in the Westfield, N. J., High School, is the teacher of Isaac Pitman shorthand in the new Bridgeton, N. J., Business College, a branch of the Camden, N. J., Commercial College. D. W. Anderson, Ainsworth, Iowa, has charge of the commercial department of Morningside College, LeMars, Iowa.

Mr. and Mrs. William Thomas Lowe
request the pleasure of your company
at the wedding reception of their daughter
Ethel Mary
and
Mr. Herbert Wolcott Strickland
Saturday evening, twenty fourth of Nov.
nineteen hundred and six
from seven-thirty until nine-thirty
One hundred and eighty six Vine St.
Hartford, Connecticut

At Home
after Feb. 1st.
College Inn
Tenth and Washington Sts.
Wilmington, Delaware.

CATALOGS CIRCULARS

Dean Leibfreed has been supplying the affiliated schools of the American Commercial Schools Institution with some very valuable advertising suggestions in the way of booklets, circulars, etc. The employment of an expert ad writer who shall give his entire attention to the improvement of the advertising of the affiliated schools is being considered for the coming year.

Teachers generally are coming to recognize the fact that, of the twin arts, typewriting is the more difficult to teach and the more discouraging to master. It is, therefore, a healthy sign of the times that the teachers of these subjects are becoming more and more alive to the importance of teaching typewriting.

In line with promoting better typewriting and easier methods of teaching it, the Gregg Publishing Company is issuing a very attractive little booklet entitled "How I Teach Typewriting" which contains a great many valuable hints and suggestions for teachers. It can be had by any teacher for the asking.

The Vashon College and Academy, Burton, Wash., publishes a well illustrated catalog descriptive and illustrative of that educational institution.

"Is your Salary Large Enough?" is the suggestive title of a splendidly written and printed 16 page booklet issued by Way's School, Aberdeen, S. D.

"The Bulletin of Goshen, Ind., College and School of Business," 24 pages and cover, bespeaks a good school.

The Hoff Business College Journal, Warren, Pa., 16 pages and cover is a creditable piece of advertising.

Childs' Business College, Pawtucket, R.I., publishes a large-page, profusely illustrated catalog.

"Not Large, but Good!" is the suggestive heading of some advertising received from Mr. Charles T. Platt, principal of Platt's Business School, 300 Hudson St., Hoboken, N. J. Our latest report is that the new institution had started off beyond the most sanguine expectations of its proprietor.

The Union Commercial College, Washington, Pa., C. Edw. Presho, proprietor, issues a neat little 16-page, gray-covered catalog indicating a small but good school. Mr. Presho's extensive experience will doubtless enable him to make a splendid success of this reorganized institution.

The Sharon, Pa., College of Commerce, J. P. Amspoker, proprietor, publishes a modest little catalog of 32 pages with embossed script title in gilt. After examining it we cannot but conclude that the school it represents is a credit to the locality and our profession.

Smith's Business College catalogue of New Castle, Pa., I. S. Smith, principal, publishes a good catalog printed on lavander and covered with onyx-like paper. We have formed a good opinion of the institution from the contents of this catalog.

The Carbondale, Pa., Commercial Institute issues a good catalog printed in colors. In it we see the familiar face of our former pupil and skillful penman, Mr. C. M. Lesher. Mr. J. M Smoot, proprietor, seems to be doing good work in that part of the Keystone state.

The Inter-State Schools, Cedar Rapids, Ia., publishes a catalog of 24 pages, descriptive and illustrative of the commercial department, in charge of the experienced and well known commercial teacher, G. T. Wiswell. The institution owns and occupies its own fine, large, splendidly equipped building. It bears the ear-marks of thorough, high grade and practiaal work.

The Mansfield-Ohio Business College, Mansfield, Ohio, H. G. Yocum and D. P. Frederick, proprietors, issues a neat and modest little catalog printed in red and green and covered in brown. We have every reason to believe that the school does excellent work, and enjoys deserved prosperity.

The National Business College, Roanoke, Va., publishes a splendid forty-eight page catalog descriptive and illustrative of that splendid, modern institution of learning. Its president, Mr. E. M. Coulter, has built up a splendid institution—one that is a credit to the Mother state of our union.

Greely, Colo., Business College, D. C. Royer, principal, publishes a uniquely designed catalog, impressing one favorably concerning the school.

The Gloversville, N. Y., Business School, Patterson & Burr, proprietors, puts out a splendid catalog. It is housed in a large and handsome residence with a large yard, especially adapted to tennis, ball, and similar out door exercises.

"The Open Door to a Successful Career" is the title of an attractive catalog issued in the interests of Yocum's Schools of Business, Massillon, Wooster, Mansfield, Findlay, Uhrichsville and New Philadelphia. Mr. Yocum is conducting a series of good schools, if we may judge from what we hear here in Ohio concerning them, and from the appearance of the advertising before us.

One of the best illustrated, written, designed and printed catalogs recently received at this office, came from the Meredith College, Zanesville, O. The president, R. L. Meredith, knows how to get up a good catalog, as well as how to conduct a good school, if we may judge from the evidence before us.

The Tulsa, Ind. Ty., Business College, S. M. Smith, principal, publishes an economical catalog, indicating ability to do, as well as to teach, business.

The Ft. Smith, Ark., Commercial College, Geo. M. Neale, proprietor, publishes a large catalog of good quality with an original border printed in color. The illustrations and general make-up of the catalog impresses one favorably concerning that pioneer institution.

One of the best catalogs recently received at this office is from the Blair Business College, Spokane, Wash. It is profusely illustrated and artistically printed with double-tone Sepia, the half-tone illustrations being printed from a tint block which gives them a real photograph appearance. The cover is brown with embossed title in colors and gold. It is a fit representative of the institution issuing it. In other words, it represents rather than misrepresents the work done there.

The Georgia Normal College and Business Institute, Abbeville, Ga., always issues an appropriate catalog, and the one this year is no exception to the rule. Few men among our large acquaintance deserve greater credit for the success achieved than does Messrs W. A. Little and A. A. Kuhl, both Buckeyes, for having built up such a splendid educational institution in the Southland. They have certainly demonstrated to the good people of the South, with whom they come in contact, that all northern men who migrate southward are not rascals.

The Chanute, Kans., Business College issues an attractively illustrated journal of 16 pages.

"Our Catalog" is the title of a large catalog printed in colors issued by the Brocktou, Mass., Business University, C. W. Jones, principal. It indicates a prosperous school.

The Whitmore Business College, St. Joseph, Mo., is greeting its patrons with a splendidly illustrated and gracefully printed 8-page circular, indicating that business education in St. Joseph is receiving such a push as it has never received before.

The Port Huron and Owosso, Mich., Business Schools, D. A. Reagh and W. C. Wollaston, proprietors, publishes an artistic 8-page circular, printed in color, showing an attractive display of books used in their business practice department.

The De Lamorton College News, Clinton, Mo., is one of the oldest specimens of journalism that reaches our desk.

S. B. C. is the gold-imbost title of the catalog published in the interest of the Selvidge Business College, Ardmore, Ind. Ter. During the summer they erected a two story stone building to be occupied exclusively by the school. This bespeaks progress as well as prosperity. The catalog gives us the impression of a good school, and a thriving city.

"An Aggressive School for Progressive People," is the attractive phrase employed by the Bellingham, Wash., Business Institute, Messrs. W. M. Currier, and G. C. Savage, proprietors, in advertising their institution. A half page advertisement in the daily press clearly indicates that things are not sleeping as concerns business education in that northwest city on the Sound.

The Kewanee, Ill., Business College issues a creditable catalogue of 16 pages covered in dark green with white ink title.

Peirce School, Philadelphia, Pa., is being represented this year by a gray-backed, literary-like, picturesque, but solid and substantial catalogue of 144 pages. This institution was organized by Thomas May Peirce in 1865. It is a fit and fair exponant of the institution and education it represents.

The Salt City Business College, Hutchinson, Kans., publishes a splendid catalog descriptive and illustrative of that institution. Although Hutchinson does not appear very large on the map, yet the school seems to be of fairly good size and of good quality. Eight pages of the catalog are devoted to the pen art department, presided over by Mr. L. H. Hausam, with whose intellectual work and skill our readers are becoming acquainted.

The commercial department of the Indiana, Pa., Normal School, S. L. Lowrey, principal, publishes a splendid 24-page circular in the interests of that department, and from what we can learn the popularity and the attendance are gradually increasing each year.

"The Experience of Others" is the attractive title of an artistic folder containing the protraits of many students, published by W. P. McIntosh, Haverhill, Mass.

Franklin, Kentucky, is the title of a pictorial booklet illustrating and describing the many attractive buildings and institutions of that attractive little city. We have glanced through it with interest, and as a consequence, have a very pleasant impression of that city. We are indebted for this souvenir to the expert penman and true lady, Miss Maud M. Bair.

Mr. G. Van Buskirk, Morrisville, Pa., writes a hand which would do credit to a professional, although his time and talents are devoted to other things than writing, except in odd moments or when he has writing to do. Were he to give his undivided attention to penmanship, he would rank with America's few finest penmen.

WRITING IN THE PRIMARY GRADES

J. H. BACHTENKIRCHER

Supervisor Penmanship Public Schools, Evansville, Ind.

Primary Writing, No. 4.

The first two years the writing has been large and executed with the whole arm movement. The next step is to bring the arm down to a rest position, which is an easy matter. The size of the writing soon adjusts itself. It has been my experience that large writing is easily reduced, but very small writing is difficult to enlarge. For six or eight weeks before the pupil enters the third year he is given a few minutes drill each day in the four movements used in the execution of written characters. At first these drills are taken without any thing in the hand. Later the pupil is given pencil and later the pen is used in the special lesson only. The pupil assumes the front position with arms on the desk, body erect, and feet flat. (See

Plate 1.

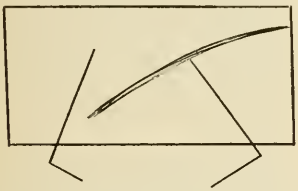
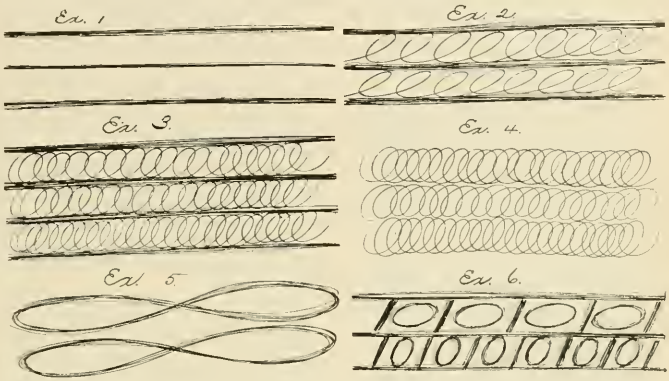


Plate No. 1.) His first work is a drill in the lateral motion. (See examples 1 to 6, inclusive.) The attention is directed to the hinge action at the elbow. Much of the poor primary writing is due to the undeveloped action at this joint. Did you ever try to straighten a child's arm who has written in a cramped position for two years? Try it. I am doing it now in this city. Just here is the advantage of the two years training in the large writing with the suspended arm movement. When the arm comes down to the desk it comes down with its own weight. No more. It will rest lightly inside the sleeve. It has no heaviness. His second movement is the "push and pull movement." He watches his arm work out and in the sleeve. Like the turtle, pokes his head out and in his house. He finds the "cushion" under his arm. This is kept up until considerable freedom has been developed. His next drill is the "rolling" motion—the direct oval movement. He winds up the cushion. This is followed by the inverted oval motion. He unwinds the cushion. These motion drills are given several times each day if only for a few minutes at a time. After considerable drill, he is permitted to take these drills with pencil and later with pen and ink. Simple drills only are given. (See Plate 2.)



During this period he still uses the whole arm movement in all his written work. I am giving herewith some samples of second year work showing *first* lesson with pen and ink. Technically speaking, the teaching of writing begins with the third year. In these articles I have tried to show, briefly, the main outline of the work of the first two years of school life. There is no doubt in my mind about its utility. I am willing to go on record as saying that it is no experiment. It is both psychological and pedagogical. It is also in harmony with the latest experiments in child study.

BOOK REVIEWS

"English Spelling Simplified," Laird & Lee publishers, Chicago, is the title of a ninety-six-page pocket size, flexible covered book, published in the interest of and devoted to the new spelling idea. The purpose of the book is to set forth the aim of the board as concisely as possible and to provide a complete list of amended spellings for general references. It is a timely book, the price of which we have not learned.

WORK OF SECOND YEAR PUPILS BEFORE BEING TRANSFERRED TO THIRD YEAR. FIRST EFFORTS.

My first lesson with pen and ink.

My first lesson with pen and ink.

My first lesson with pen and ink.

My first lesson with pen and ink.

My first lesson with pen and ink.

SPECIMENS

Mr. J. F. Sarley, penman in the Metropolitan Business College, Chicago, Ill., recently submitted some of the best specimens of business writing done by his students received this year. All of the work sent was in the form of sentences, clearly indicating that the pupils are pretty well advanced in their work, and that they are not allowed to spend too much of their time upon ovals, as is too frequently the case. The work was all done rapidly, being uniformly plain, clear-cut and graceful.

Some splendid specimens of pupils' work in the form of movement exercises is at hand from H. C. Stanley, penmanship and commercial teacher in Brandrup & Nettleton's Business College, Winona, Minn.

Mr. J. Z. Herr, penman in the Elizabethtown, Pa., College, is doing splendid work in that institution, as shown by specimens of students writing recently sent us, all of which were good. Three-fifths of the number sent were entitled to certificates, which is an unusually good average.

U. V. Williams, Grass Valley, Calif., sends a bunch of cards written in ornamental style which show talent considerable above the ordinary. He secures unusually delicate light lines, and his shades are bold, strong and smooth.

Some penmanship, both business and ornamental, as well as specimens of text lettering, before us, leads us to conclude that Mr. C. A. Braniger, of Braniger's Business College, Parkersburg, W. Va., is one of our better grade of professional penmen. His work combines in a high degree the essentials of accuracy and gracefulness, and were he to give his undivided attention to penmanship it would only be a question of time until he would be the equal of the best in our profession.

Mr. Geo. H. Woodworth, 13 Wilcox St., Detroit, Mich., is a close student of Charlton V. Howe, the master in engrossing script, as well as of THE BUSINESS EDUCATOR. He is doing splendid work in script and text lettering, and although not following the work professionally, he could very easily become one of our leading professionals.

S. C. Bedinger, of the Paris, Texas, Commercial College, sent us a number of splendidly written cards in the ornamental style. Mr. Bedinger's work is exceptionally strong, smooth and pleasing.

A beautifully written letter in engrossing script with off hand capitals is received from Mr. J. Truman Evans, Wilkes-Barre, Pa. Although not following penmanship professionally, he is doing splendid work along penmanship lines and is improving rapidly.

Mr. H. D. Davis, of the Metropolitan Business College, Chicago, Ill., recently favored us with a unique specimen of German text lettering with a ball-bearing-like border, indicating considerable ability and originality.

Mr. W. H. Vigus, the successful penman in Williams' Business College, Milwaukee, Wis., is doing excellent work in penmanship in that institution, and reports that they are receiving a good share of Milwaukee patronage. Some written cards with white ink from Mr. Vigus indicates that his pen still retains its graceful qualities.

Mr. C. D. Phelps, Loan Oak, Texas, writes an elaborate ornamental hand as shown by a specimen recently received.

Graceful Christmas greetings are hereby acknowledged from Mr. J. G. Christ, Lock Haven, Pa., whose name is suggestive of the season.

Some graceful, novel and artistic specimens of penmanship are received from Mr. E. H. McGhee, Shenandoah, Ia., Commercial Institute.

Mr. L. E. Gerhold, policy engrosser in the New England Mutual Life Insurance Co., Boston, Mass., in a recent letter enclosed some of the most accurate and graceful ornamental penmanship we have ever had the pleasure of receiving. It gives us pleasure to announce that some of these times our readers will have the pleasure of seeing this same work appear in these columns for their benefit.

Your editor recently had the pleasure of examining several dozen pencil and pen and ink sketches of far more than ordinary artistic merit, from the hand of Mr. C. L. Krantz, penman in the Augustana Business College, Rock Island, Ill. Mr. Krantz is a young man of much more than ordinary ability, both natural and acquired, along art lines, of whom we are sure the world will know more of in the future than it does today.

We have been favored with some unusually graceful, delicate and intricate script from the versatile pen of Mr. P. E. Holly, penman, engrosser, card writer, teacher and all round gentleman of Waterbury, Conn., whose name is familiar to thousands of people in that city who have received instruction in penmanship from him, as well as work from his skillful pen. We are in hopes of favoring our readers with specimens of his skill, ere long.

Mr. J. F. Bowers, of the McPherson, Kans., College, writes a good, plain, strong, clear cut business hand, and he also swings quite a graceful, ornamental pen, as shown by specimens recently received from him.

One of the best written letters in a professional business style received during the past month is at hand from Mr. S. G. Edgar, penman in the Wheeling, W. Va., Business College. With it he enclosed specimens of students work clearly indicating up-to-date instruction, equal to the best that is being given by most of our best penmen. The work of Margaret McDonald and Lucille Donahie is especially fine.

The students of the South Side Business College, Milwaukee, Wis., W. H. Vigus, penman, are making a good progress in penmanship as shown by specimens recently submitted. The work of Mr. H. E. Olsen indicates professional tendencies, which we hope he may develop by the skillful instruction of Mr. Vigus.

No better work in business writing during the month has been received, than that before us from the Port Huron, Mich., Business University, W. C. Wollaston, principal. The work of Edna Putnam, Hattie B. Stang, Chas. M. Tripp, Ethel Scupholm, Deborah Cohen, and many more, is especially fine. There is no question but that a number of BUSINESS EDUCATOR certificates will find their way northward next year.

Another splendid list of subscriptions has been received from Mr. P. W. Erlebo, president of the Pittsburg, Kans., Business College, denoting penmanship, enthusiasm and a school of no mean proportions.

Here is another subscription list from THE BUSINESS EDUCATOR'S loyal supporter and friend, Mr. H. G. Schuck, penman and commercial teacher in the Fitchburg, Mass., Business College.

Amid his many, every day, strenuous duties, Mr. H. W. Strickland, penman in the well-known, high-grade, Goldey College, Wilmington, Del., found time to solicit and secure a fine list of subscriptions to THE BUSINESS EDUCATOR. Mr. Strickland writes a strong, and yet graceful hand, and is well acquainted with the arts and theories of teaching up-to-date penmanship.

A letter enclosing an appreciated list of subscriptions and specimens of students work in business writing is received from Mr. A. L. Peer, penman and commercial teacher in the Elliott Commercial School, Wheeling, W. Va. No better ovals have been received this season than the ones submitted by Messrs. Earlwine and Gardner, and the Misses Rogers, Hurley and Grosscurth.

Mr. J. A. Snyder, penman in the Wicker Park branch of the Metropolitan Business College, Chicago, Ill., recently submitted a large bunch of specimens of business writing and figures, indicating that he is giving conscientious and practical instruction in penmanship. Mr. Snyder is a fine young man and deserves the success he is achieving.

$218.30 worth of visiting cards written by me during July and August and every customer satisfied. I will write your name on one dozen, plain or fancy, for but 15c, or on 25 cards for 25c. Work guaranteed or money returned. Scrap book specimen 10c. Address,

C. E. BRUMAGHIM,

22 East State St. GLOVERSVILLE, N. Y.

A GRAND CHRISTMAS OFFER

Fifty Cents Worth of Artistic Penwork for 25c.

One-half dozen large, fine quality cards with Merry Christmas 1906 and your name written in our best ornamental style. One half-dozen pen flourished cards, all different designs, and Merry Christmas, name and year finely lettered in. One large flourished Christmas Card, bird design—postal card size—with name, etc, inserted. This whole lot only 25c postpaid; value 50c.

The above are sent separately for 15c, 25c and 10c respectively. 1c and 2c U. S. stamps received. Zaner and Palmer highly commend our work. Order early. Address, F. E. PERSONS, 445 Breckenridge St, Buffalo, N.Y.

JAMES E. SMITH, LOCKE, W. VA., AFTER MR. LEHMAN'S LESSONS.

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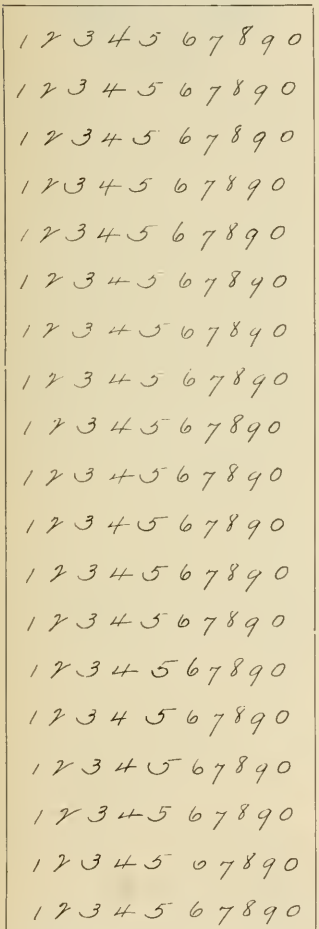
winnow winnow winnow winnow

"What Others Have Done You Can Do Also."

STUDENTS' WORK AND PAGE

Dedicated to the best engravable specimens of exercises and business writing received from schools and students; improvement, timeliness and excellence considered.

Observation, Care and Application—The Essentials.



By Miss Frances Adkins, pupil of W. H. Mikesell, teacher of shorthand and penmanship, Bliss College, Columbus, Ohio.

New Penmanship Advertisers.

This month five penmen began advertising in THE BUSINESS EDUCATOR. We refer to Messrs. S. M. Blue, E. H. Tullis, J. D. Carter, W. A. Millman and C. E. Brumaghim. We recently received specimens from each of these gentlemen, and doubt not that their work will prove entirely satisfactory to all who order of them. Mr. Blue is the well-known expert penman, specimens of whose work appear in each number. Mr. Tullis recently surprised us with specimens of his work. Mr. Carter is as conscientious as he is skillful. Mr. Millman does a unique line of work. Mr. Brumaghim also sent a number of cards containing work which is considerably better than we supposed he could execute.

We like to see energetic young men such as these enter this field, for we are confident that with the right kind of work, coupled with promptness and square dealing, a good business can be built up.

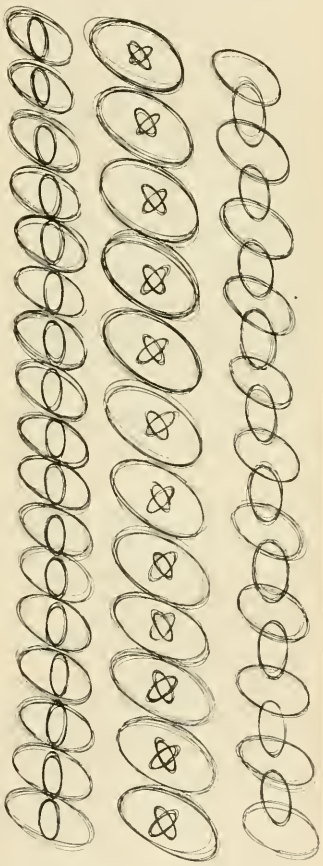
Some years ago Madarasz built up a large and profitable businsss as a card writer and penman—larger than any other before or since has been able to secure. We know that there is a greater demand to-day for well written cards than ever before, and if some of you young men get in earnest about this thing, go at it right and stick to it, it will not be long until you will have all of the work you can take care of. Who will be Madarasz the second? Or do you wish to even surpass him? Then the opportunity is before you.

F. E. Persons, whose advertisement appears elsewhere in this number of THE BUSINESS EDUCATOR, has been occupying some of our advertising space for a good many years. This means that his work is in demand and appreciated. Mr. Persons writes us that the pen work he is offering for 25c. is really worth 50c. or more, and no doubt many of our readers will take advantage of his liberal offer.

Flourishing by J. D. Carter

Your name neatly written on good cards, 15c per dozen. *Fine Flourish*, for display—White or Black Ink—18x22 for $1.00

J. D. Carter, 1527 First Nat'l Bk. Bldg., Chicago, Ill.



Work of Mr. W. O. Jehn, pupil of Mr. C. A. Cowee, penman in Wausau, Wis., Business College.

By E. H. McGee, penman, Shenandoah, Ia., Commercial Institute.

Club Chat.

Mr. H. C. Stanley, of Brandrup & Nettleton's Business College, Winona, Minn., is a liberal subscription patron of THE BUSINESS EDUCATOR. The club before us is a good sized one, with promises of a larger one soon, which would indicate that the school is enjoying prosperity.

C. W. Carlton, the enthusiastic and capable penman in the Scranton, Pa., Business College, expressed his appreciation of THE BUSINESS EDUCATOR by sending one of the largest subscription lists received this season. This school has had the reputation for many years of turning out good business writing, and we have every reason to believe it is not going back on its splendid past record.

An appreciated list of subscriptions has been received from Mr. J. D. McFadyen, penman in the Bugbee Business College, Rock Island, Que. Mr. McFadyen is the regular supporter of THE BUSINESS EDUCATOR, and is doing good work in penmanship among his students.

A splendid list of subscriptions is received from Miss Jeannette E. Baldwin, penman in the Polytechnic High School, Los Angeles, Calif. Many high school pupils are now regular subscribers to THE BUSINESS EDUCATOR, and as a consequence, the writing in these high schools compares favorably with the work done in the best business colleges.

Mr. C. L. Krantz, penman in the Augustana Business College, Rock Island, Ill., in October, favored us with a splendid list of subscriptions with promise of more to follow. Mr. Krantz writes a splendid light-line, graceful business hand, and is an enthusiastic teacher of the subject.

A list of subscriptions, the size of which bespeaks enthusiastic, up-to-date instruction and a successful school, is at hand from Mr. S. E. Leslie, penman in the famous Eastman Business College, Poughkeepsie, N. Y.

We hereby extend thanks for a list of subscriptions from that up-to-date penman, Mr. J. E. Weiss, of the Kansas Wesleyan Business College, Salina, Kans.

72 is the number of subscriptions handed us at one time by Messrs. W. E. Garvey, W. H. Mikesell and O. B. Crouse, teachers in the Bliss College, Columbus, Ohio. These teachers are pushing penmanship in a most vigorous and practical manner, and as will be seen elsewhere in these columns, they are securing practical results.

Mr. Roy Smout, of the Acme Business College, Everett, Wash., greets THE BUSINESS EDUCATOR with a fine list of subscriptions. The number of subscriptions received would indicate a prosperous school, and an enthusiastic teacher of penmanship.

Mr. George Wilkinson, Secretary of the Monroe, Wis., Business Institute, recently submitted a good list of subscriptions with promises of many more to follow soon. Mr. Wilkinson writes a strong business hand, and believes thoroughly in good business penmanship, and as a consequence a number of his pupils are working for BUSINESS EDUCATOR Certificates.

Miss Sadie Chambros, of the Mountain City Business College, Chattanooga, Tenn., recently favored us with a nice list of subscriptions from that old, reliable, commercial educational institution.

A good sized and appreciated list of subscriptions is received from Miss Mary L. Champion, principal of the penmanship department of the well-known, high-grade Capital City Commercial College, Des Moines, Iowa. Miss Champion is one of the leading lady penmen of America.

A splendid list of subscriptions is hereby acknowledged as coming from Mr. C. E. Blews, penman in the Troy, N. Y., Business College. This institution makes a specialty of fine penmanship, and always employs a fine penman to teach the art, and do engrossing, of which they secure an abundance. More schools could do the same if they were to give it proper attention, and employ persons skilled sufficiently to take care of it.

Mr. F. S. McGuigan, principal of the Pittston, Pa., Commercial High School, has favored us again this year with a list of subscriptions remarkably large considering the size of the city in which he is located. We have every reason to believe that he is giving the people of Pittston an up-to-date commercial course, and we therefore wish to congratulate them for having him in their midst.

A fine list of subscriptions to THE BUSINESS EDUCATOR came from Mr. G. E. Gustafson, the enthusiastic and skilled penman in the Inter-State Commercial College, Reading, Pa. The list of subscriptions sent indicates a prosperous school, as well as successful teaching. Certificates of Proficiency in penmanship are finding their way into the hands of pupils of this school, which indicates that Mr. Gustafson is getting results.

On November 1st, a splendid list of subscriptions came from Mr. O. T. Johnston, penman in the big Mountain State Business College, Parkersburg, W. Va., being the third list received thus far this season. Another lot of BUSINESS EDUCATOR Certificates were awarded at the same time to students of his school, indicating that Mr. Johnston is pushing the penmanship work, quite as vigorously as he is the commercial.

A splendid list of subscriptions is received from Mr. N. B. Good, penman and commercial teacher in the Huntington, Ind., Business University. Mr. Good is a fine young man, whose interest in penmanship was aroused by Mr. H. W. Strickler, now of the Reading, Pa., Business College, who recently had charge of the penmanship work in the Millersville, Pa., State Normal School

Mr. T. Courtney, penman and commercial teacher in Strayer's Business College, Washington, D. C., whose splendid series of lessons in ornamental penmanship are now appearing in these columns, recently submitted a splendid list of subscriptions, indicating ability to arouse interest on the subjects of practical writing on the part of others as well as to write masterfully himself.

Mr. S. B. Koopman, principal commercial department of the Western State Normal, Alva, Okla., is arousing interest in the subjects of good writing by sending subscriptions to THE BUSINESS EDUCATOR.

Mr. J. D. Rice, principal of the pen art department of the Chillicothe, Mo., Normal School, is doing excellent work in penmanship in that well known institution. It is almost needless to add that he is a liberal supporter of THE BUSINESS EDUCATOR. Mr. Rice writes an excellent hand, and impresses us as being a fine fellow.

Mr. H. W. Strickland, penman in Goldey College, Wilmington, Del., is in line with the progressive teachers of penmanship by supporting the subscription department of THE BUSINESS EDUCATOR. Mr. Strickland is a graceful penman as well as a true gentleman.

Mr. C. B. Powell, who has charge of the business educational work in North Georgia Agricultural College, Dahlonega, Ga., recently favored us with a liberal list of subscriptions, and promises more to follow soon.

Mr. W. A. Larimer, of the Whitmore Business College, St. Joseph, Mo., recently favored us with a good sized list of subscriptions from that new, progressive school, indicating not only the right kind of interest, but a large attendance as well.

Mr. P. W. Errebo, president of the Pittsburg, Kans., Business College, manifests his appreciation of THE BUSINESS EDUCATOR and his interest in good writing and the welfare of his students by sending a list of subscriptions, the size of which bespeaks a big enthusiastic school.

Mr. Wm. Bauer, penman in Call's College, Pittsburg, Pa., is one of THE BUSINESS EDUCATOR'S loyal supporters and true friends, evidence of which we have in subscription patronage year in and year out.

Mr. M. H. Bowen, principal of the Macfeat Business College, Columbia, S. C., believes in the efficacy of THE BUSINESS EDUCATOR in stimulating interest in good writing, and as a consequence, submits a good sized list of subscriptions from that educational institution in the southland.

An appreciated list of subscriptions is received from the Columbus, O., Business College. This institution is increasing its attendance each year, and if we may judge by what we can see and what we hear, it is giving first-class instruction.

"I am fighting hard for good results in penmanship and with the help of this paper the battle is more than half won. How one can afford to be without your excellent magazine, whether teacher or student, is more than I can understand."

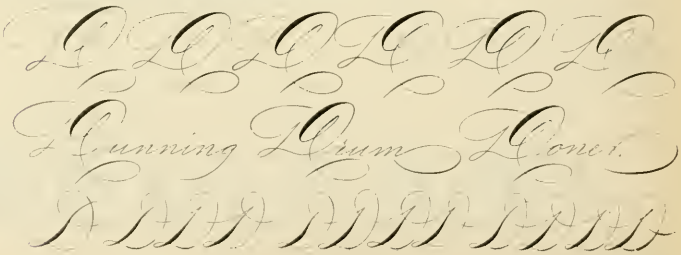
This quotation is part of a letter received from Mr. J. A. Snyder, penman in the Wicker Park branch of the Metropolitan Business College, Chicago, Ill., enclosing a list of seventy-three subscriptions to THE BUSINESS EDUCATOR, splendid evidence of the fact that Mr. Snyder knows how to arouse interest in penmanship, as well as how to secure results. Few of our many correspondents write a more graceful business hand than Mr. Snyder.

25% Cash Commission

to agents taking orders for my work. Send 2 cent stamp for samples and terms.

C. R. TATE,
Bartlett College Cincinnati, Ohio

Supplementary professional practice for aspiring penmen by Mr. C. W. Ransom, Kansas City, Mo.



BY FRANCIS B. COURTNEY, MCDONALD BUSINESS INSTITUTE, MILWAUKEE, WIS.

S. E. Leslie was born in a log cabin in the pine woods of Michigan, during the spring of 1881. His parents moved to Ohio when he was nine years of age, since which time he has practically made his own way by working in restaurants, grocery stores, canvassing, etc.

At the outbreak of the Spanish-American war, he volunteered as a soldier in Uncle Sam's army, and served during the war. He saved enough out of his army wages of $15.60 per month to enable him to attend the Valparaiso Normal College during the summer of 1899, and it was here that he first became interested in the improvement of his handwriting. When his money ran out, he discontinued his studies and went to work as section hand on the railroad.

In 1901 he entered Alma College, Alma, Michigan. After arranging for tuition, he had but $25.00 left to pay board and other expenses for the entire year. He managed to remain in school during the full term by working for board and room rent. It was at Alma that he first came in contact with THE BUSINESS EDUCATOR, before which time he had never seen a penmanship journal. He began practicing from the copies given in the paper and practiced regularly three hours per day in addition to the regular school work.

In 1902, he entered Hiram College, Hiram, Ohio, where he waited on table for board, carried the regular college studies and practiced writing from two to four hours per day. By the end of the year he had improved enough in penmanship to make a little extra money from card writing.

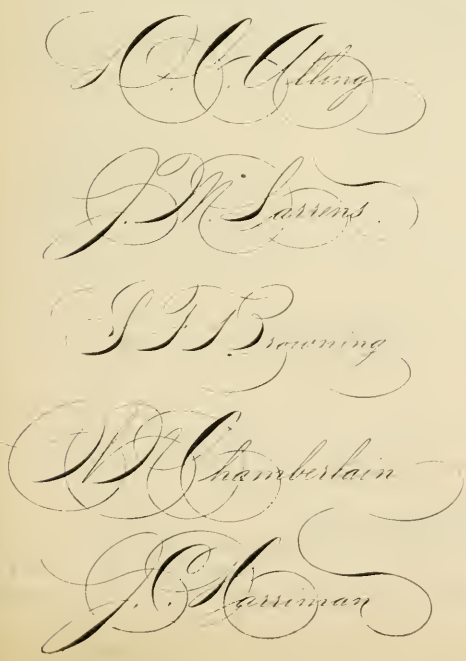
During the following summer he began a correspondence course in writing under E. C. Mills, to whom he gives most credit for his present skill as a penman. In pursuing this course he practiced from eight to fourteen hours per day, during the entire summer vacation.

He returned to Hiram College at the opening of the school year, 1903, and put in, thus far, the most strenuous year of his life. He was secretary of the Y. M. C. A., editor of the college paper, taught writing one hour per day for tuition, waited table for board, continued the correspondence course in writing, and pursued his regular college course.

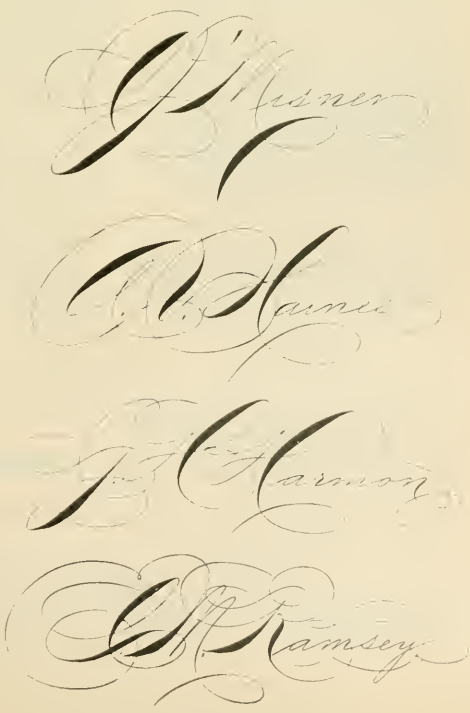
June 1, 1904, S. E. Leslie took charge of the penmanship classes in Eastman College, where he has remained ever since.

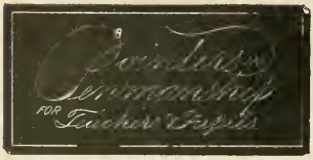
Mr. Leslie is a man of excellent character and gentlemanly instincts. He is modest and unassuming, and constantly grows in the estimation of right thinking people. As a penman, Mr. Leslie is one of the best; and as a teacher, he is quietly enthusiastic, painstaking, and encouragingly critical. During the two years and a half that he has been principal of the penmanship department of Eastman, about 600 students have acquired a good business handwriting, a number of whom expect to become specialists in penmanship. The results of his work have been surprising. His career has been a short one, but he is already among the best penmen, and as an instructor of penmanship, is perhaps without a superior.

FROM THE PEN OF MR. J. D. TODD, TRENTON, N. J.



FROM THE PEN OF MR. S. E. LESLIE, PENMAN IN EASTMAN COLLEGE, POUGHKEEPSIE, N. Y.





Through a typographical error in paragraph three of Mr. Hoff's article in the November number of THE BUSINESS EDUCATOR, the word indure was used instead of induce. Also, in paragraph seven, the word art should have been act.

MOVEMENT DEFINED

When used in connection with penmanship the term movement means controlled motion. According to this interpretation one may employ an abundance of motion yet possess very little available movement. Motion may even embody both the elements of freedom, ease, and speed, yet not until that motion acts in obedience to the dictates of the will, may it properly be termed good movement.

Four distinct movements are employed in the execution of juvenile, amateur and professional writing, viz.: Finger movement, rest-arm movement, combined movement, and suspended-arm movement. The first named is almost universally used by young children in all written work. The second and third are used by older pupils, business college students, and professional penman in ordinary "business" (like) penmanship. The last is used by some for large capitals in certain classes of ornate writing, and at the blackboard.

The finger movement consists of a pure flexing action of the thumb, the index and the middle fingers while forming letters

The rest-arm movement consists of forward and backward and rotary vibrations of the entire arm, in running combination with lateral fore-arm sweeps. Unless these movements attain a speed that constitutes a vibration rather than a series of separate motions they can not be said to constitute a useful writing movement.

The combined movement is that which unites or blends the two simple movements, the finger and the rest-arm. The proportion of each that enters into the mixture necessarily varies with the individual, but will probably average for short letters, four-fifths arm vibration and one-fifth finger action, for extended letters one-third arm vibration and two-thirds finger reach, while for capitals the proportion would vary according to the nature of the letter, the arm motion, however, predominating.

When writing with the pen the only difference between the suspended-arm and the rest-arm movements is that in the case of the former the fore-arm is suspended above the table, the shoulder instead of the arm rest serving as the center of motion.

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The book contains copies and instructions by me and some of my students, and will be quite valuable to any one who wishes to improve his penmanship. Address to-day, F. W. TAMBLYN, Kansas City, Mo.

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A set of jokers (more than 1 dz.) 25c. Printed cards 35c and 50c the 100. An aluminum card case with name beautifully engraved free with each order.

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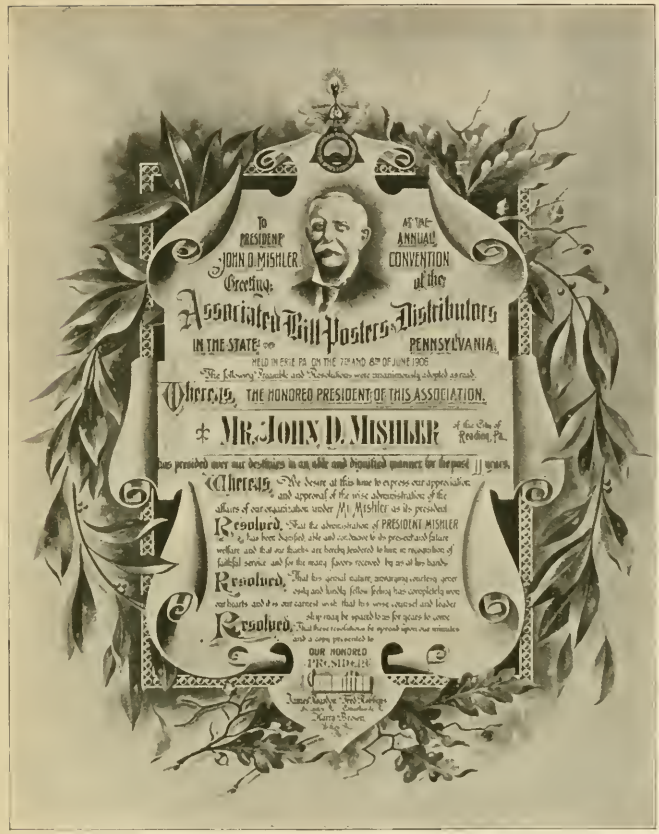

Here is another of Mr. Costello's gems of the Engrosser's Art. Students of the fine art of Embellishment are fortunate to secure so many of his specimens for study, imitation, and inspiration. And if at times you feel discouraged, be mindful of the fact that Mr. Costello developed his art under similar circumstances which attend your own efforts. He secured the bulk of his knowledge by studying the work of others in columns similar to these.

THE REASON WHY

I advertise to write cards. I have been practicing for several years under the best instructors trying to excel. A short time ago I sent each card writer advertising in this paper his price for a dozen cards and was surprised to find that my own work was superior to any received. If you want cards, profit by my experience and get the best the first time. A sample card with your name, 2c; 20c per doz. White, colored or mixed. Money refunded if not entirely satisfactory. Agents wanted.

E. H. TULLIS, Warren, O.

The Best Blank Cards, Hand Cut

Designs and Card Writers' Manual. Tells all about blank, comic and scroll cards. 2c stamp. Motto, Bird and Scroll Cards, 24 designs, no two alike, 100 assorted, 30c.
Christmas Cards, printed in three colors.
Three styles, 100 assorted, 30c, 500, $1 25, prepaid.
Very Funny Kissum and Huguim Cards, 100, 30c.
White Ink Powder, enough to make 2 ozs. 15c.

THE BEST — 12 KEEPSAKE CARDS 25¢ 12 COMIC CARDS 20¢ 12 LOVE CARDS 20¢ 24 PLAIN CARDS 25¢ — CARDS FREE
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Card Writing — THE LATEST COMIC, ESCORT, LOVE and CALLING CARDS. AGENTS WANTED. COM 40 to AGENTS PROSPECTUS, PEN and INK WORK, 4¢. SEND TO DAY. 2/-

Puts strength and dash and delicacy of touch into hi writing. SEND 25c FOR A DOZEN CARDS. They will please you. A 3-month course by mail. Agents wanted.

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LESSONS IN

ROUNDHAND WRITING

H. W. STRICKLAND

BOX 88. WILMINGTON, DEL.

Send work to Mr. Strickland by the 30th of each month for criticism through the BUSINESS EDUCATOR.

Lesson 4.

The exercise is very important as the foundation for the letters in this lesson. It consists of a compound curve with the heaviest part of the shade in the center. Pen may be lifted at top or bottom or both. *V*, *W*, *Z* and *N* contain this stroke, so you will do well to master the exercise. Lift pen after making slight shade on introductory stroke on *Z*, *V* and *W*. Carry second part of *V* and *W* to same heighth as the letter. The loop on the base line in *Z* should be on a 30 degree angle and not parallel with base line. Bottom part made like the small letter. *W* will require considerable study. Keep the shades parallel and proper shape. *A* is started from the base line with considerable curve, finishing with a gradually increasing shade. The first stroke on *N* and *M* is the same as on *A*. Second part of *N* should be carried to full heighth of letter and parallel with first stroke. *M* should be curved very much in latter half, finishing at base with light shade on oval coming near heavy shade. Retouch dots at base of *A*, *N* and *M*. Practice on names given, working for smooth effect in the small letters. Watch spacing between capital and small letters closely. Don't make capitals more than ½ inch in heighth.

J. H. B.—Minn. Your work is improving. I would recommend a little more slant. Shades too heavy on *p*, *t* and *d*, extend to high above minimum letters. Loop rather small on *k* and second part too high. Ink and paper O. K.

R. P. K.—Ohio. Grind stick India Ink in slate tray made for this purpose. Have it black but not glossy on shades. Would recommend that you review Lesson 1, aiming to get shades heavier and more uniform.

J. F. B.—Kans. Your work is improving. Review Lessons 1 and 2. Shades too heavy on *t*, *d* and *p*. Study the loop shades more. Loops too small and short.

L. E. S.—Md. Yes, by retouching ends may be made square. Study shades. I would recommend that you put in much more practice on Lesson 1. Aim to get shades uniform in thickness and slant.

E. P. W., Mo. Work this month shows improvement. Send in more next time; *t* and *d* poorest letters. Practice on lower loop and avoid getting light shade on left side of loop so long.

H. T. W., Conn. Your work has improved very much. Shades on *z* rather light. Practice on *t*, *d* and *q* more. Second part of *k* a little too high. It is a pleasure to look over such work as yours.

W. A. M., P. E. I. Your work is the best received and shows a great capacity for work and application. Review practice on *w*, *t*, *d*, *p*, *y* and *z*. In some of the work the shades are a little abrupt at turns. You are doing finely. Come again.

D. McC., Mo. Your last practice show much improvement. Strive to get uniform slant and square tops of shades on *t*, *d* and *p* move. Come again.

L. F., Ohio. Yes, the oblique holder is used in this work. Would advise you to review previous lessons and put much time on the exercises.

H. S. V. D., New York. Work very good. Shades a little ununiform in left. Light shade on loops a little heavy. Let me hear from you on next lesson.

C. O. N., N. H. You have certainly done well for the short time you say you have been practicing this style. Would advise you to keep right on, aiming to get more uniform spacing in word and send me your best efforts only for criticism.

NEW PENMANSHIP GUIDE

Just the thing for business college students. Nothing like it. In lots of 50 at wholesale rates, also sample, 8c each. Size 5½ x 8½; 44 pages. Copies by Mills, Lister, Canan, Kelchner, Tamblyn. A Business College Course, arranged by

O. A. HOFFMANN, Prest.,

Hoffmann's Business College,

MILWAUKEE - - WISCONSIN

A girl arrived at the home of Mr. and Mrs. S. M. Blue, Worcester, Mass., November 8, 1906, at 3:45 P. M., named Zanerian Arlene.

Margaret Ellora arrived at the home of Mr. and Mrs. W. J. Trainer, Perth Amboy, N. J., November 5, 1906.

Harriet Margaret Bartow was delivered in good condition by the proverbial stark at the home of Mr. and Mrs. S. E. Bartow, Albany, N. Y., October 30, 1906.

Our most hearty congratulations and well wishes are hereby extended to all. Our stark has done well this month to replenish the ranks of penmen.

Diploma

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It is new and artistic in design; lithographed on fine paper; "Diploma" steel engraved on cover; size, eight pages and cover, 8 x 10 inches; ribbon bound; uniquely adapted to any business or commercial college.

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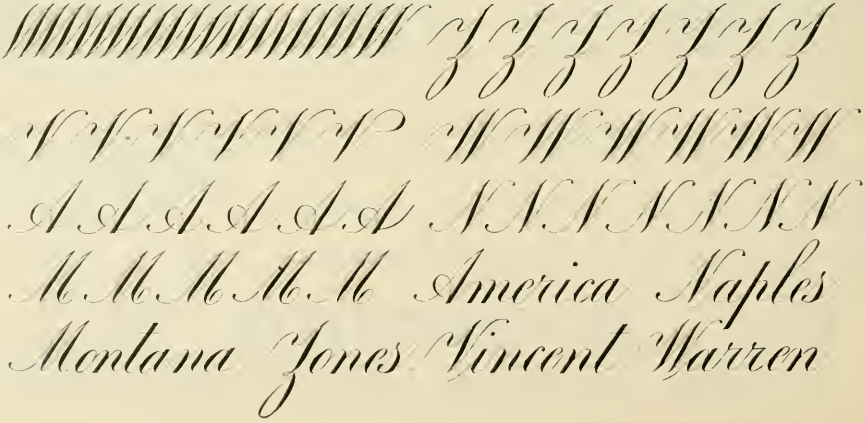


The "New Typewriting"

Miss Rose L. Fritz defends her title as World's Champion Typist

Writes 2,467 Words in Half an Hour and 5,110 Words in One Hour, Breaking all Previous Records

At the National Business Show, Madison Square Garden, New York, October 27th to November 3rd, Miss Rose L. Fritz again demonstrated beyond a shadow of a doubt that she is the most marvelous typist the world has ever seen.

There has come the **"New Typewriting"** as superior to the ordinary kind as that crude method was superior to longhand. We refer to that scientific and expert operation which **produces perfect work at a high rate of speed.** Modern business conditions have created a great demand for such skill. This expertness is attainable only through a **perfect system of instruction** which is found in Charles E. Smith's "PRACTICAL COURSE IN TOUCH TYPEWRITING" of which Miss Fritz is a brilliant exponent.

World's Championship October 30, 1906
One-half Hour From Dictation

NAME	Words Written	Errors	Net Total Words	Net Speed per Min.
Rose L. Fritz	**2467**	**29**	**2322**	**77**
Paul Munter	2466	126	1836	61
Benj. Gottheif	2150	100	1650	55
Miss L. Patterson	2211	186	1281	42
Rose Fuerlicht	2200	201	1195	39
L. V. Bruorton	2048	187	1113	37
Chas. W. Nelson	1879	159	1084	36
Edwin Stodola	1655	120	1055	35
Blanche Sacks	1355	85	930	31
Gertrude Adler	2141	260	841	28
H. O. Blaisdell	2338	321	733	24

American Championship November 1, 1906
One Hour From Manuscript

NAME	Words Written	Errors	Net Total Words	Net Speed per Min.
Rose L. Fritz	**5110**	**41**	**4905**	**82**
H. O. Blaisdell	4853	201	3848	64
L. V. Bruorton	4585	169	3740	62
J. H. Hotson	4157	116	3577	60
Paul Munter	5122	413	3057	51
Carl W. Schwenk	4387	286	2957	49
Chas. W. Nelson	4261	266	2931	49
J. C. Hoit	3207	97	2722	45
M. E. Usher	3343	268	2003	34
P. A. McKean	4309	567	1474	25

A Practical Course in Touch Typewriting

Officially adopted by the New York Board of Education and used in the leading business schools.

From the World's Champion Typist

I am pleased to state that I consider "A Practical Course in Touch Typewriting" **the only textbook from which I studied, the best typewriting instruction book that I have seen.** The exercises are excellent and have helped me wonderfully in working up speed. The whole course is very interesting from the beginning, and it cannot but produce the **best results in the shortest time.** I attribute my success in typewriting in a large measure to the assistance given me by Mr. Smith, the author of the book, and I am sure anyone who uses it **will be more than pleased with the results.**—*Rose L. Fritz.*

MISS ROSE L. FRITZ,
The World's Champion Typist.

From a Well-Known Business School.

You may be interested in knowing that our teachers and pupils **are greatly pleased** with "Practical Course in Touch Typewriting." Although the work has been in use **less than two weeks, I can see a very decided improvement in the work that our students are doing,** as well as a **greatly increased interest** in the typewriting work.—*G. J. Raynor, President, Euclid School, Brooklyn, N. Y.*

Price, 50 cents; cloth, 75 cents. Editions for single and double keyboard.

Send for a copy of "Pitman's Journal" and "Which System."

Isaac Pitman & Sons, 31 Union Square, New York

Publishers of "Isaac Pitman's Short Course in Shorthand," 192 pp., Cloth, Gilt, $1.25.
Adopted by the New York Board of Education and Leading Business Colleges.

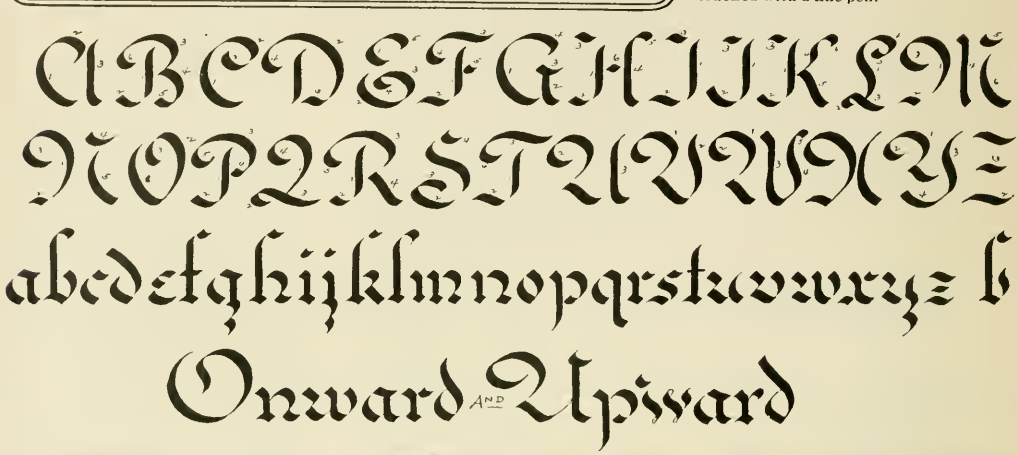
Lessons in Engrossing

F. W. MARTIN

THE BROWN STUDIO, BOSTON, MASS.

Lesson Five.

In making this alphabet, I have marked each stroke in the order in which it comes, and if you do not like this way, do it your own way. The alphabets were not retouched with a fine pen.



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Fine Ornamental Letter	$ 1 00
Model Business Letter	50
Model Set Ornamental Capitals	1 00
Model Set Business Capitals	50
1 Doz. Fine Reputation Cards	50
1 Doz. Fine Cards	25
A course of 12 Lessons by Mail, Business Writing	10 00
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Written on one dozen cards in my best style. I use only the best card stock—any color. Diplomas, Certificates, Commissions, Etc., filled out at lowest prices. Send 20 cents TODAY for a sample dozen and your name engrossed in fancy lettering.

215 Ninth St., Station A, DALLAS, TEXAS.

I will write your name on one dozen **CARDS** for 15c.
I will give free a pack of samples and send terms to agents with each order.

Agents Wanted.

BLANK CARDS I have the very best blank cards now on the market. Hand cut. Come in 17 different colors. Sample 100 postpaid, 15c. 1,000 by express, 75c. Card Circular for red stamp.

COMIC JOKER CARDS About 25 different kinds. Many new. 100 postpaid, 23c. Less for more. Ink, Glossy Black or Very Best White, 15c. per bottle. 1 Oblique Pen Holder, 10c. Gillott's No. 1 Pens, 10c. per doz. Lessons in Card Writing. Circular for stamp.

W. A. BODE, PITTSBURG, PA., Mt. Oliver Sta.

Union Teachers' Bureau

Frank Vaughan, Manager 203 Broadway, New York

RIGHT after the term of the year there is usually a rush of new students into our business schools—and that often means more teaching help. If you wish a place, either in the immediate future or for next school year, tell us just what you have done and can do, salary required, location preferred. Write right now.

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A Vacancy Every Day

From January 1st to November 1st, this year, we received 370 requests for teachers, and we filled a fraction more than one in four of them. We could have filled half of them at least, if we had had available candidates that we could recommend. It will not cost you anything to test the effectiveness of our work, for we make no charge unless we find for you a position you are willing to accept. Full information on request. See our Manager at the Cleveland convention Christmas week.

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A SPECIALTY BY A SPECIALIST

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"A NEW ONE"

The general demand for a thoroughly practical book on business correspondence has induced us to revise our "New Business Correspondence" so thoroughly that it now meets the requirements of

The Most Exacting Teacher of Letter-writing

We have kept constantly in mind that a busines letter is written for the purpose of PRODUCING, RETAINING, OR AUGMENTING BUSINESS, and that, as such an instrument, its essential elements are more than correct orthography and grammatical propriety. Beyond doubt this book is exactly what hundreds of teachers in commercial schools and commercial high schools have been desiring for years. Orders for specimen copies will be given our earliest possible attention. We shall not deny any earnest teacher the privilege of examining this book, but we shall appreciate a remittance of 15c. with each order to cover the cost of postage and packing.

THE COMMERCIAL TEXT BOOK COMPANY,

DES MOINES, IOWA.

CRITICISMS

J. E. S., Locke. Your work is A No. 1. You are on the right trail for a professional certificate. Curve the up stroke of *I* more. Your little letter word writing is very fine. Make the retrace part of *t* longer. You can easily become one of our finest penmen.

A. L., Minn. You are doing splendidly. Upon the completion of Mr. Lehman's course, we would recommend that you take up Mr. Stein's course. By following it faithfully during the year we believe you would be able to secure a professional certificate, since your work at the present time is a trifle better than required for our student's certificate of Proficiency. Your capital *I* slants a trifle too much, being too long on the base line. The second part of capital *Y* is a trifle wide. Conceal more skillfully and carefully the pen lifting in *t* and *d*.

E. L. C., N. C. Yes, you are improving your penmanship. Your small letters are becoming quite professional. Try to equal Stein, and your work will become still better.

E. J., Minn. Your two months practice in penmanship clearly indicates that you are on the right road to become a good penman. We have no special criticism to offer, except that the top of some of your *E*'s are too small and that sometimes the center loop is too large. Also curve the down stroke in *o*.

J. A. F., N. J. You need more work in the arm movement to make your ornamental writing more graceful and forceful. Follow closely Mr. Courtney's lessons, and you will succeed.

F. T., Ky. You need more work on exercises. Small s is not made freely enough. The same is true of the small *r*. Finish the *r* carefully with a small loop or dot. You are doing nicely, but as before stated, need more practice on exercises.

W. A., S. A. Your *X* is too wide, and the second part not high enough. It should be the same height as the first part. The shade in capital *I* is not curving enough. The shade is too low in *Q* and *Z*. The second part of *W* is not tall enough. It should be as tall or taller than the first part. You are doing splendidly, and will surely make a fine one.

W. H. B., Texas. You certainly swing a mighty vigorous, accurate and graceful pen for one who is entirely self-taught. There is no question in our minds but that you could easily become one of America's few finest penmen. You are probably writing too rapidly and raising the pen too infrequently to get the best professional results.

C. H., Nashua. Shade not low enough in reverse ovals and capital stems. Shaded stroke in *D* not curving enough, and first down stroke in letter is too slanting. First down stroke in *H* also slants too much. See Hausam's article, entitled the "Fine Art of Shading" in the professional edition of the December BUSINESS EDUCATOR. Your work is very graceful and bespeaks a fine hand.

Courtney's Criticisms.

F. S. McG. Glad to have you with us. Shade more heavily on your capitals. Both loops of capital *H* should be same length. Do not shade every down stroke of small letters. Keep up your practice and I feel sure the professional certificate will sometime be yours.

A. E. S. Your first work did not reach me early enough to be criticised in October issue. Shade heavier. Watch your finishing ovals and get them *horizontal*. Keep on with the work and follow the copies closely.

C. E. B. Your business writing is elegant, and your ornamental work is the best received during the month. Much of it is already in the professional class. Keep on with the course and I feel sure you will have no difficulty in securing the professional certificate.

V. M. K. You are doing very nicely. In fact yours is amoug the best work I received this month. Get two parts of *X* close together. Write small letters more closely and carefully. Follow the course carefully and you can get the professional certificate.

C. H. C., Jr. Was very much pleased to receive your good work. Your small letters are especially fine—they compare favorably with the work of many professional penmen. The form of your capitals is excellent, but you should shade more heavily. Let me hear from you every month.

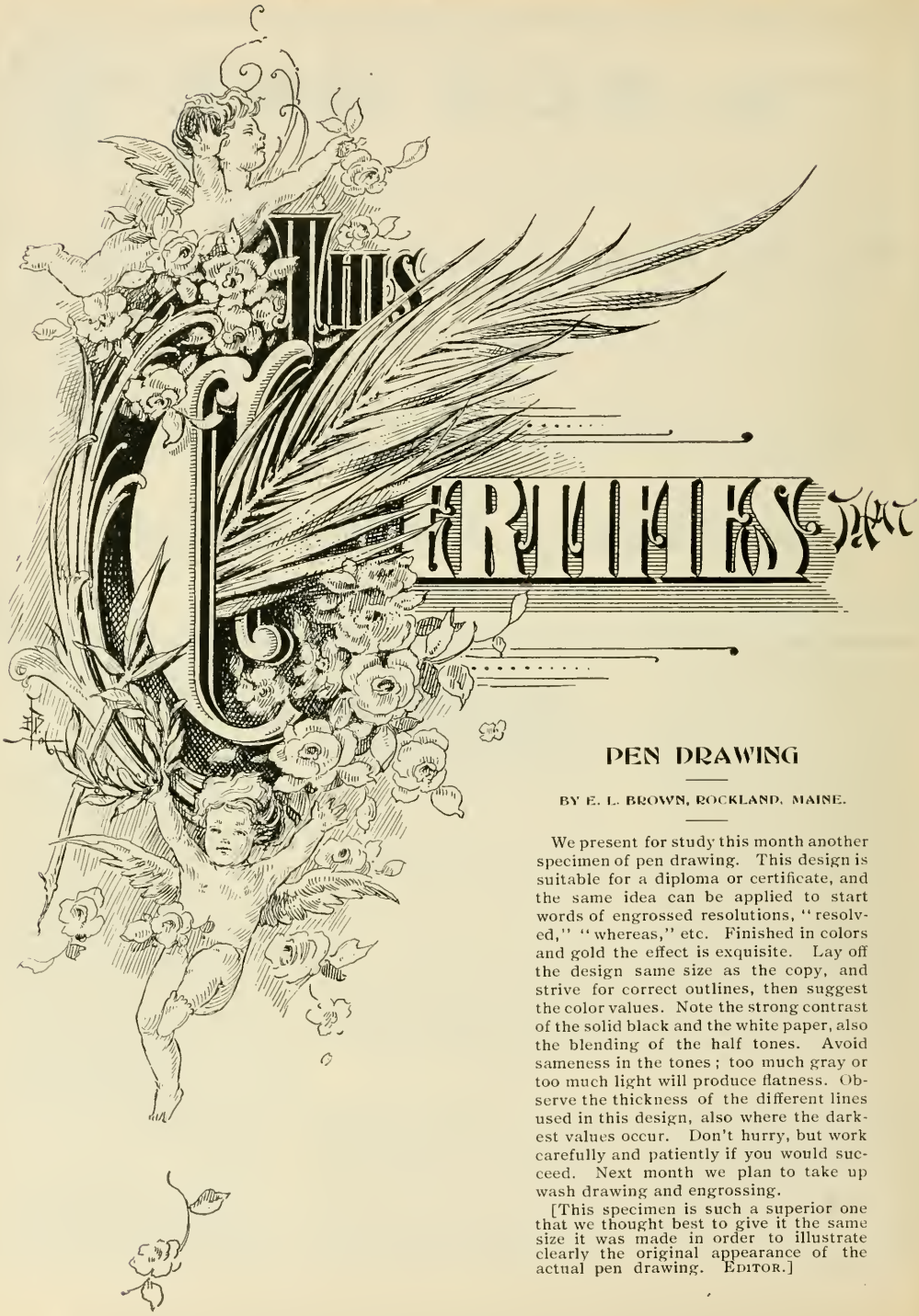
A. B. I am pleased with the start you have made. Make your letters larger and shade more heavily. Study form carefully, practice faithfully, and you will win the certificate in the end.

Dr. E. L. C. Your work is very good. You *have the* "swing" and are sure to succeed if you keep on practicing. Your loop letters are rather weak; use a rapid finger movement in making them. Come again.

Miss A. C. The clippings show that you have done a large amount of work on my lessons. You are on the right track, and if you will keep on practicing you will, at no distant day, be numbered among America's finest lady penmen.

A. G. H. Your work is good and there is no particular criticism—you will soon become a fine penman. Send me some work every month.

J. W. C., Ohio. Curve down stroke of *o* more. See that all letters rest or touch base line. You seem to use the fingers to excess. Try to make the loop letters with at least one-half arm motion. You may raise the pen in *t*, *d* and *p*. Put a little more force in your capitals.



PEN DRAWING

BY E. L. BROWN, ROCKLAND, MAINE.

We present for study this month another specimen of pen drawing. This design is suitable for a diploma or certificate, and the same idea can be applied to start words of engrossed resolutions, "resolved," "whereas," etc. Finished in colors and gold the effect is exquisite. Lay off the design same size as the copy, and strive for correct outlines, then suggest the color values. Note the strong contrast of the solid black and the white paper, also the blending of the half tones. Avoid sameness in the tones; too much gray or too much light will produce flatness. Observe the thickness of the different lines used in this design, also where the darkest values occur. Don't hurry, but work carefully and patiently if you would succeed. Next month we plan to take up wash drawing and engrossing.

[This specimen is such a superior one that we thought best to give it the same size it was made in order to illustrate clearly the original appearance of the actual pen drawing. EDITOR.]

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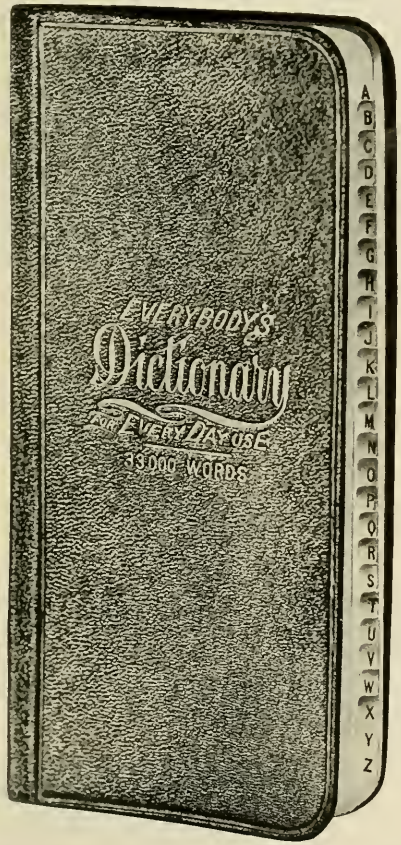

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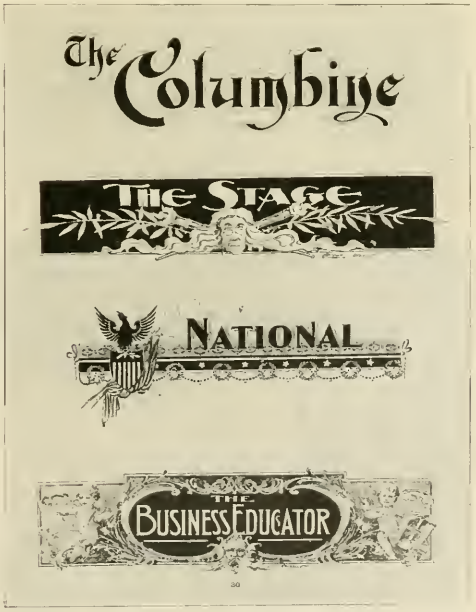
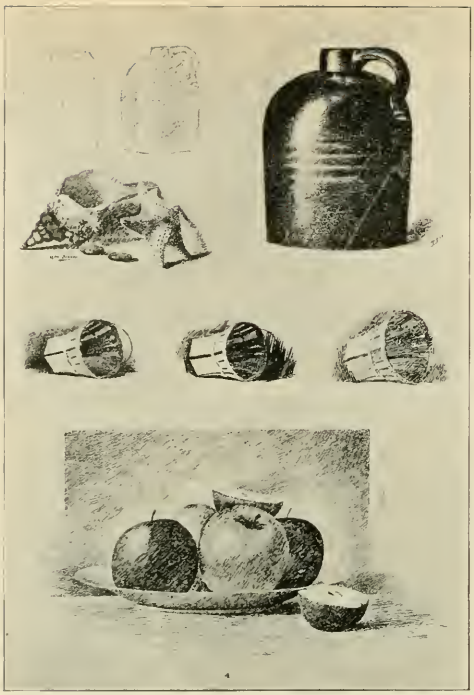


Three, greatly reduced, of the 48 pages (8⅝ x 11⅝ inches) of the new "Pen Art Portfolio" announced elsewhere in THE BUSINESS EDUCATOR.



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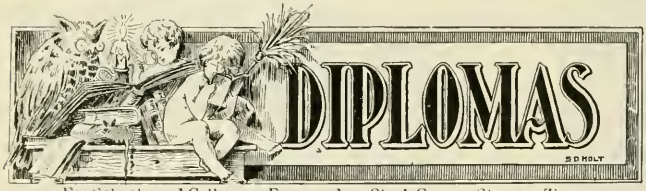

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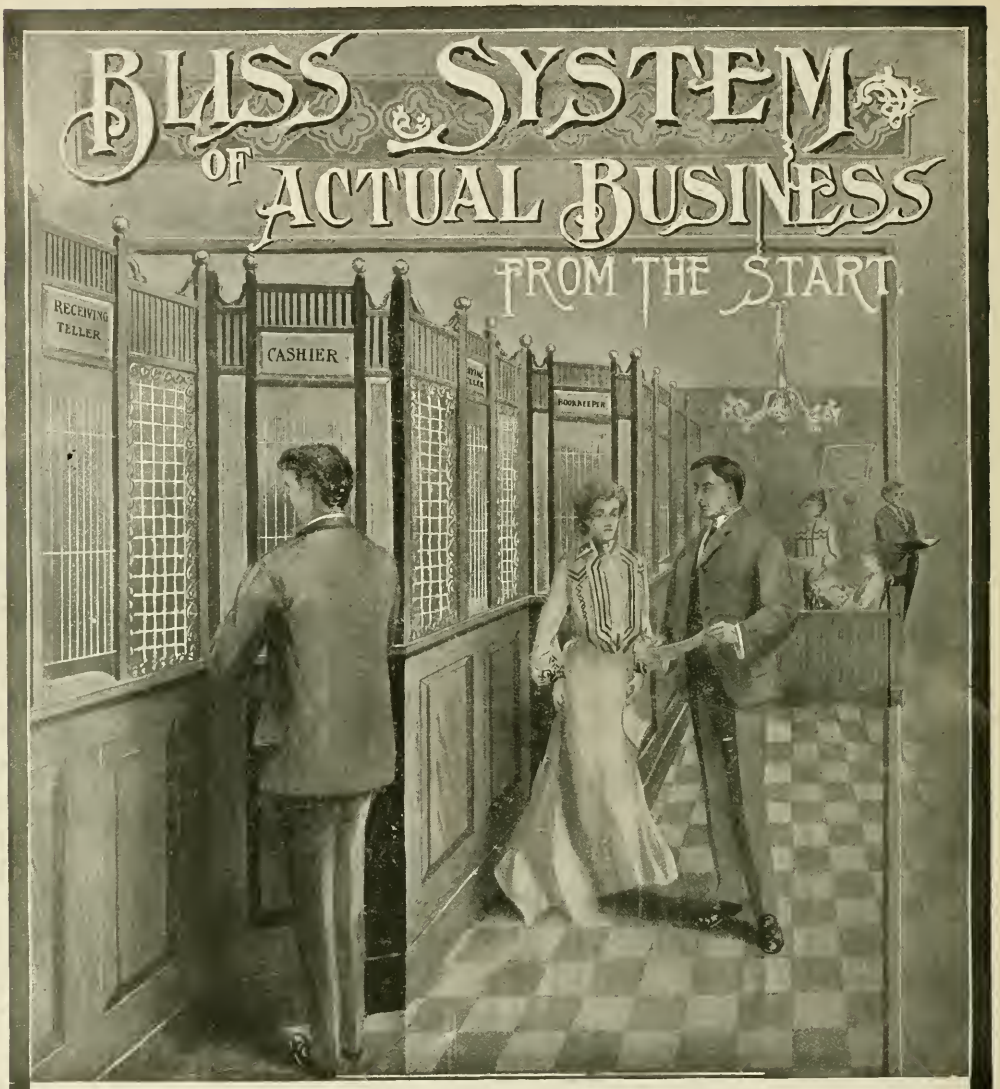

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LAWRENCE, MASS.,
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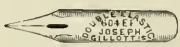

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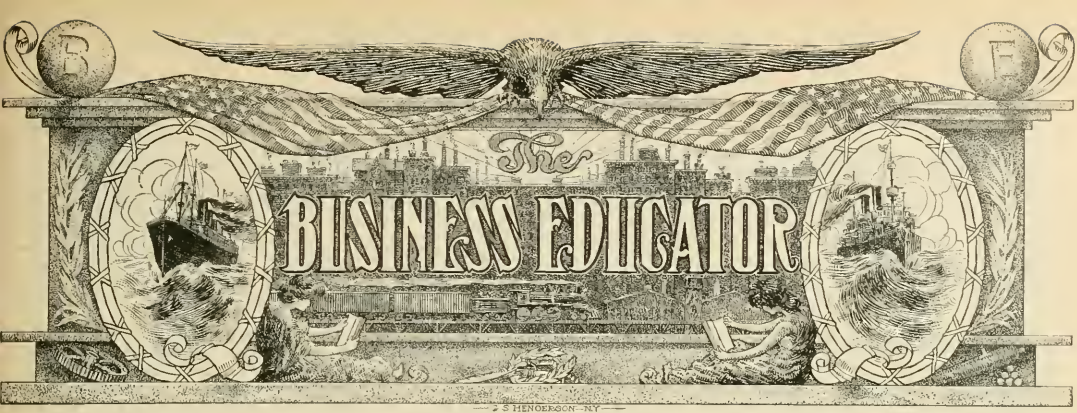

VOLUME XII. COLUMBUS, O., JANUARY, 1907. NUMBER V.

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ROLL-CALL OF YE OLDE GUARDE

EDITOR BUSINESS EDUCATOR:

Isn't it about time we were having a new roll-call of the "Old Guard" of penmen and business educators? Of course we all know them — when their names are called — but it is pretty hard to keep all of them in mind all the while. I propose for convenience sake a classification something like this:

Class A. Those who have been in the work (as teachers, managers, proprietors, etc., or allied work, as publishers of commercial text-books, authors, editors, pen artists, experts in handwriting and accountings, etc.) for more than 50 years.

B. 40 to 50 years. *C.* 30 to 40 years. *D.* 25 to 30 years. *E.* 20 to 25 years.

To set the ball rolling, I give you some names off-hand, and, with your permission, invite all your readers to round out these classes with other names, giving addresses and the exact number of years in service when practicable.

A. Robert C. Spencer, Milwaukee.

B. Col. George Soule, New Orleans; L. L. Williams, F. E. Rogers, Rochester; Warren H. Saddler, Baltimore; Dr. W. M. Carpenter, St. Louis; John R. Cornell, Albany; A. W. Smith, Meadville, Pa.; Charles E. Cady, A. W. Madison, New York; Charles C. Clayborn, Brooklyn; D. L. Musselman, Quincy, Ill.; E. P. Heald, San Francisco; Platt R. Spencer, Detroit; Daniel T. Ames, San Francisco; C. Bayles, Dubuque, Ia.; Oval Perkey.

C. O. M. Powers, Chicago; Byron Horton, B. F. Kelley, Harvey A. Spencer, Lyman P. Spencer, Charles Rollinson, W. E. Dennis, T. R. Browne, Henry C. Wright, H. E. Gifford, Louis Madarasz, I. S. Preston, New York City; C. C. Curtiss, St. Paul, Minn.; G. W. Elliott, Burlington, Ia.; J. F. Spalding, Kansas City, Mo.; I. G. Strunk, New Albany, Ind.; W. F. Parsons, Duluth, Minn.; E. C. Atkinson, Sacramento, Cal.; A. H. Hinman, Worcester, Mass.; G. W. Brown, Jacksonville, Ill.; R. A. Lambert, Winona, Minn.; J. T. Duncan, Davenport, Ia.; J. C. Jennings, Des Moines, Ia.; Frank Goodman, R. W. Jennings, Nashville, Tenn.; C. L. Bryant, Buffalo; S. C. Malone, Baltimore; E. M. Huntsinger, Hartford, Conn.; H. E. Hibbard, Boston; H. W. Shaylor, Portland, Me.; A. P. Armstrong, Portland, Oreg.; D. H. Farley, Trenton, N. J.; Charles R. Wells, Syracuse, N. Y.; J. H. Lansley, Elizabeth, N. J.; A. R. Archibald, Minneapolis; Henry W. Flickinger, Philadelphia.

I'm going to leave it to you and the rest of the boys to correct and fill out the above and tack on classes *D* and *E*. Now then, everybody get busy!

OLD BOY.

The BUSINESS EDUCATOR heartily approves this suggestion. Will *you* please send your contribution at once? We should like also for each person whose name appears on the list to send us the exact date when, and place where, his service began.—EDITOR.

Arm Movement.

Finger movement, as applied to writing, has a very specific meaning, because it derives its name from the members employed in the act of writing. Finger movement writing, as almost every one knows, means that kind which is executed primarily with the fingers and secondarily with the forearm.

Arm movement, as applied to writing, also has a specific meaning, because its name is suggested by or derived from the members employed in the art of writing. Arm movement writing, therefore, means that kind which is executed primarily with the arm instead of with the fingers, although the latter play a minor part in practically all writing.

The terms "finger" or "arm" are sensible because they are suggestive, because they are anatomical, and because they violate no common law of observation,expression, or condition. They need but little elucidation, being to a large degree self-explanatory.

Muscular movement, as applied to writing, has, in itself, no specific meaning, other than that such movement is animal (by muscular contraction) instead of mechanical (by a machine.) However, by usage and frequent explanation, it has among many people familiar with the teaching of writing, a somewhat definite meaning. In this restricted sense it generally means the use of the arm instead of the fingers, with the forearm resting on the muscle near and in front of the elbow.

From the standpoint of general usage, etymology, and anatomy, we cannot sensibly get away from the fact that muscular movement is the result of the contraction and expansion of muscles, whether they be located in the hand, arm, body, leg, or any other part of the human body, or even in any animal. In fact, he who, or that which executes large writing with the fingers employs more muscular movement than when producing small writing with the arm.

The term "muscular" is therefore being discarded by many in our profession because of this vagueness, doubleness, and inconsistency of meaning, and the term "arm" is being substituted because it is unmistakable, expressive, and truthful.

Forearm movement, as applied to writing has, among professionals, a fairly clear meaning by and through arbitrary explanation, half-truthful condition, and usage. In this sense it means the same writing condition as in the restricted sense of the term "muscular." But at best it is but half way truthful in as much as the upper arm is used quite as much as the forearm.

The terms "muscular" and "forearm" were evolved, if we have read history aright (for no one now living first used them) by people who knew but little of the true origin of exertion in the various movements employed in writing, and at a time when less was generally known of anatomy than now. It was then thought that the muscle upon which the arm rests moved it and it was therefore named "muscular" by some, and by others "forearm" because that part moved most. But why continue the use of terms now known to be unscientific, half-true, and vague? As well continue to spell plow, "plough"; honor, "honour"; handwriting, "handewriting", etc.

But it was not alone because of the unscientific meaning of the term "muscular" that we sought and adopted the term *arm*, but also because of the unscientific condition or act of writing which followed the arbitrary meaning of the term "muscular." Many who posed as leaders and who used the term in its narrowest and most restricted sense, also advocated a style of writing characteristic for its tall loops, long initial and final strokes, and complex and unrelated capitals. Moreover, little or no method was observed or recognized in presenting the exercises, letters, words or sentences in accordance with similarity of form by beginning with the simple and gradually leading up to the complex. As a consequence, the term "muscular" became in many places a synonym for slipshod, methodless, systemless, teaching and writing.

We are broad and fair enough in our observation and judgment to recognize the fact that not all who used or still use the term "muscular" taught or still teach obselete, ungainly, illegible forms by haphazard, shiftless, unpedagogical methods, but instead we recognize that some of America's most skillful penmen and successful teachers use the term in its most advantageous sense. But they have aided it to keep alive rather than it has aided them.

Let us not be misunderstood. We would rather a hundred times see a person teach sensible, plain, rapid writing by progressive methods and call it "muscular," than to fiddle-faddle along with pleasant platitudes and fail to secure results, no matter by what high sounding terms he might name it.

"You cannot serve two masters" is as trne today as when spoken upwards of two thousand years ago, and it applies to inanimate as well as to animate things. If the term "muscular" means or applies to all muscular energy in general as opposed to inanimate mechanics, such as machinery, it cannot also well apply to any one particular muscular contraction or energy as opposed to some other. Not, at least, without arbitrary restrictions or accompanying qualifiers, neither of which are in accordance with the best usage of specialists, scientists, or linguists.

"Arm movement" as a self-explaining, simple, practical term is now being used by many of America's foremost penmen and teachers; and as a methodical, pedagogical, systematic, progressive, and practical method of teaching and of writing, it is being used by thousands this year to whom it means freedom as well as form in writing.

If we were opposed to "reform or simplified" spelling; or to the evolution of new ideas or improved practices; or to the invention of devices to lesson labor and increase production; we should then oppose the improvement of our own professional nomenclature. And if we were to be content with yesterday's achievements, as well as with our youthful efforts in teaching penmanship a fifth of a century, or even a decade ago, we should likewise prefer to drift down stream along the lines of least resistance and least service as well.

But we have too much red blood in our veins to so exist, and we congratulate ourselves that we have among our many thousands of readers persons imbued with the highest impulses and who are eager for the best, even though not the oldest; the true, even though not the traditional.

THE PIONEER BUSINESS EDUCATORS OF AMERICA

Is the title of a 22x28 picture comprising two large halftone reproductions as shown in The Business Educator for the months of December, 1906, and January, 1907, together with recent sketches and photos of some of the pioneers at a much later period. This is the most valuable historical picture of Pioneer Business Educators in existence, and deserves a conspicuous place in every Business College in America. The publishers of The Business Educator have had printed a limited number of these pictures for those in our profession who care to know and see how our pioneers looked.

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Practical Lessons in Practical Writing

DUFF'S COLLEGE. E. W. STEIN. PITTSBURGH, PA.

Specimens Criticised by Mr. Stein.
Mail so as to arrive in Pittsburgh by the twentieth of each month.

Lesson U.

In the acquisition of any art, the more thoroughly you understand the principles and important points in it, the easier it is to acquire So with the practical art of writing the more thinking you do the less time it will take to master it.

Have a systematized arrangement of the time in your practice hour. I would suggest that the first fifteen minutes be given to movement exercises that have a direct bearing on the work in your lesson; then use five minutes for a careful study and analysis of the copy, Trace the copy with a dry pen slow at first then faster until you have a correct idea of the form, size, and slant of the exercise or letter.

Stop at the end of five lines and make a critical comparison with the copy. Keep the correct forms always in mind, and try hard to correct your mistakes. It takes plenty of practice, so do not be discouraged if you cannot obtain quick results. Overcome the worst faults first and the others will be easier to manage.

Before taking up this lesson, review the oval exercises in Lesson I, making them with indirect, instead of direct motion. Send a few pages of these in with your work on this lesson.

Plate XXU. You will likely be inclined to slant the indirect ovals too much. Watch them. In line No. 3 make the small oval first and keep it all on the left side of the large oval. Spend plenty of time on the reverse oval stem (last line.) Use a little preliminary motion and without stopping start the small oval. This will give the first stroke a slight curve and make the stem stronger.

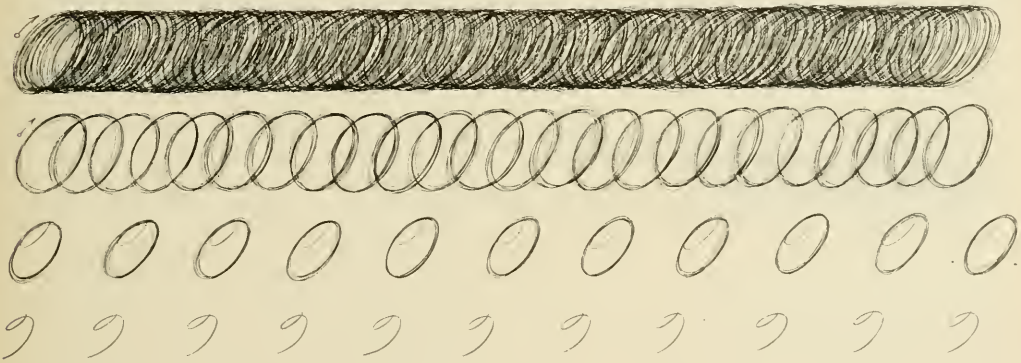


Plate XXUI. *Q* is the first letter in which we will use the reverse oval stem. Make the first part of the letter, continue around the oval, and without raising your pen finish the letter. Give slant some attention. Notice that the finishing loop is made horizontal and quite narrow. The last stroke should come below the line in order that it will not interfere with the small letters. Before taking up the words, practice the capital with a group of small letters, *i. e:* *Q* followed by a group of four small *o's*, then change to *c* or any small letter on which you need more practice.

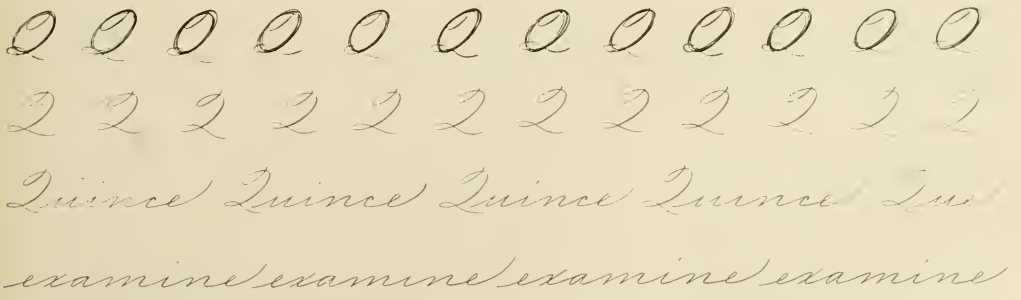


Plate XXUII. Review the stem in Plate XXV. The first part of *X* should be finished by keeping your pen on the paper until you stop. This will leave a slight dot as in the copy. The last part is the left side of a direct oval. Put plenty of curve in it. In combining these parts to make *X* some real skill will be required. Try to have the two parts touch just in the middle. They should never overlap but can be slightly apart and joined by a horizontal stroke as in the last one. Make *Z* with a strong easy movement. Study the form and practice it in connection with small letters as before suggested.

Xinxin Xinnu Xinxin Xerxes

Plate XXVIII. On account of the delicate curves *W* is rather difficult. The angles at the bottom should be open nearly to the base line. The second part should be as high as the first, but the finishing stroke is shorter and curves decidedly to the right. Do not raise your pen in this letter. Write a page of each one of the words. Final *t* is similar to the last part of *w*, therefore, I have given you some words in which it is used. Do not make the last stroke too long.

Winchester Wheeling Winnow Walter

eminent eminent vent cannot hit

Plate XXIX. Lower loops are developed from the reverse oval and the straight line exercise. Practice each step carefully. The two points that will give you the most trouble are length and slant, so be on your guard. I have given you more work on *j* than the other lower loop letters because it is the component part of the others.

juice juice juice juice juice juice

justice justice justice justice justice

majority majority majority majority

Plate XXX. This plate needs but little instruction. Watch details and master each step as it is presented in the copy. Be sure all your work is legible. Improvement ought to begin to come easier now. Send some good work for criticism.

going gauge grain barge great gaining

year young yours mystic yearning ivy

Criticisms.

[This is the finest, largest bunch of criticisms ever received, clearly indicating that Mr. Stein is having the largest, active following we have ever known in penmanship journalism.

My congratulations to Mr. Stein and to the thousands who are following his leadership. EDITOR.]

L. B.—R. D. S.—I. M. B.—F. H.—J. J.—E. S.—Michigan. I was much pleased to receive your work. If you continue to pay attention to your writing, by the time you are old enough to use it you will all be good penmen. Now for the wholesome advice. You need better paper. I would suggest that you use ruled paper and become accustomed to writing on a base line. Do the bulk of your practice nearly as large as the work submitted last time, but occasionally try some of the letters much smaller than your practice. If you find trouble in avoiding finger movement use your whole arm. Do not grip or pinch your pen; hold it as lightly as you can. Study the forms I have given you in the copies and try to imitate them. Avoid all heavy strokes, that is, try not to shade the down strokes. All of the work was very good for people 10 and 12 years old, and after you get this advice let me have more of your work.

G. W. G., Pa. Your work is getting better and you are on the right road for a certificate, but it is not quite up to that standard yet. Make a decisive hook at the top of *c*. Finish the last part of *v* with a little dot or projection. You did not get the proper form of *r*. Try it again; you have the same finishing stroke as in *v* and *w*. Figures 4 and 7 need more practice.

F. L. F., Mass. Review the movement exercises; you have secured good results but still need some practice on them. More speed on *O* and *E*; this will give smoother lines. Figures should be smaller.

I. E. S., Mass. Your inclination to write a back hand hinders your freedom. Put the same ease and speed in your exercises that you do in your natural writing. Slant it forward just a little and you will be able to do better work.

W. F. A., Mass. More curve in the first stroke of *s* and *r*. The last turn at the top of *n* and *m* gives you some trouble. Keep it very rounding and avoid an angle. Your word exercises are fine; the best of the month.

G. G. L., N. J. Your work is good. The last part of *w* should be narrower. Curve the down stroke of *o* more. Figures are very good.

W. F. B., Pa. Your work is good and needs but little criticism. *E* should begin with a dot instead of a loop. Figures are too large. Always close *o* at the top and do not raise your pen after making the initial stroke.

J. W. C., Ohio. The turn at the bottom of *e* is the same as *i*. Try to get more strength in your work. Practice words with a wide space between letters. Put more force on the up strokes and you will do much better.

A. J. P., Pa. Send me only your best work. You should practice several pages of each plate. Avoid a loop at the top of *o*. Have plenty of light in *e*, and make the same kind of dot at the top of *r* as you did in *v*. The word practice needs more work.

H. E. O., Wis. Keep your eye on the criticism column in the EDUCATOR. Your work is being cared for right along. Your connecting strokes are weak. The best remedy I know is writing wide-spaced words and pushing on the up strokes. Your forms are good, and by eliminating the shakes and nervous places from your lines you will be improving finely.

C. G. C., Iowa. Send your work in for the other lessons. You have started out very nicely. Review *E*, after you have studied the copy closely. Make figures smaller.

F. N. H., Md. Use less slant in *i*. Make *m* and *n* narrower. The hook at the top of *c* should be prominent, as this feature is the part that makes the letter legible. Put plenty of curve in the up stroke of *s* and *r*. The last stroke of 4 is too nearly straight. These lessons were very good, and, by acting upon these suggestions, you should improve the weak places considerably.

N. A. D., Mich. Use more speed in the capital letters; this will strengthen your lines. Begin *E* with a dot. The small letters are all very good except *o*; it should have more curve in the down stroke. Avoid a loop at the top of *c*. Your movement work is good. Keep right at it.

R. S., Minn. Avoid heavy down strokes. Keep them the same strength as the up strokes. More curve in the up stroke of *s* and *r*. Watch the finishing strokes; make them strong and throw your pen off the paper while it is in motion.

Figures 3 and 5 need some attention; study the copy.

W. A. G., Pa. You are doing fine and many hours must have been spent at this work since I last examined your efforts. You need more practice on *r*; the one with the dot at the top. The figure work is very good. When you find a little spare time write me a personal letter.

S. L., Minn. You have but few poor letters in your work. Small *s* needs more attention. Put more curve in the up stroke. Make figures with a strong, decisive movement. Close *8* at the top.

C. E. W. Close *o* at the top and put plenty of curve in the down stroke. Do not raise your pen before *o*, *a* or *c*. Make the turns at the top of *n* and *m* quite rounding. Do not be discouraged; you are doing all right. Try to profit by the suggestions I have given you and keep right at it.

P. F., Minn. Very good work. Use less slant in *s* and avoid a loop at the bottom. Be sure to close *o* at the top and have plenty of light in *e*. I like the general appearance of your practice; it is about the proper size, and by infusing more strength into it you will be a fine business writer.

J. J. W., Minn. The hook or dot at the top of *c* should be short; that is, the turn should be short and the dot quite prominent. Have plenty of curve in the down stroke of *o*; this will make more light in the center. Better review *s* and study the copy closely. Your figures are good.

W. R., Mo. Practice the lesson until you have it as well as you can possibly get it and then send me the best work. Watch the base line. Have all your writing resting on it. Make the last part of *r* as high as the first. In writing words, spacing is quite important; you need enough space between the letters to make them plain and so they will stand out by themselves.

E. G. W., N. J. The initial stroke of *m* and *n* should begin on the base line. *O* should be made wider. Use more curve in the up stroke of *s*. The words need more practice as you are unable to make the letters as well in words as you do by themselves. You are improving nicely. Keep at it and you will succeed.

E. S. K., Minn. The forms in your work are very good, but you should be more careful about the uniformity. Have all down strokes on the same general slant and watch the size of your work. Do not raise your pen before *o* or *a*.

W. J. S., Vt. You are doing good work and have made considerable progress. A few suggestions: the up stroke in *A* should be more nearly straight. At the bottom of *i* there should be a half turn; yours are too sharp at that point. *W* should not be so wide and do not turn the finishing part in toward the letter. Study the form of *o*; it has just as much curve in the down stroke as in the up, this makes the letter long and narrow. Aim to keep the angles in *m* open nearly to the base-line. Your figures are plain but look too slow.

J. H. L., Kans. Your movement is quite uncertain yet. Better review lesson I. Try to get plain forms and by all means avoid finger movement; hold your pen lightly. It might be better to practice a little larger; this will help your movement.

J. P. D., Conn. You have good strong lines but your forms are poor. Avoid a loop at the top of *c*. The down stroke in this letter is nearly straight. You have some trouble with the turns at the top of *m*, especially the last one; try to get them all the same. Study the forms closely. Criticize your work and try to correct all faults in form. Have all your letters resting on the base line.

V. S., R. I. The down stroke in *c* is too heavy, and some of the lines show timidity. Strike out boldly and aim to get smooth strong lines. More curve in the down stroke of *o*. Avoid the loop at the bottom of *s*, and finish *r* the same as *w*.

A. B., Wis. The up stroke of *A* should be nearly straight. Your small letter work is good. The one thing needed is stronger lines. Put more force and strength in your movement. Have plenty of confidence in yourself and you can do better.

H. A. G., Ohio. You have done reasonably well with the work you sent, but I cannot give you an idea of what you need because you have not sent enough practice.

E. W. M., Wis. Your movement exercises are good. I would advise you to follow the lessons closely and work each step to as near perfection as you can. By following this plan you will improve.

N. L. W., Ohio. Small letters seem to give you some trouble. Watch the projection and dot at the top of both *r* and *v*; these two letters are finished alike. Use plenty of curve in the up stroke of *s*. Your figures are very good. Make the hook at the top of *c* a little more prominent.

M. N., Mass. Your movement exercises are good. No special criticism for them. The finishing stroke of *O* needs more curve in it, and you can improve the strength of both *O* and *E* by using more speed.

Avoid the hook at the top of *A* and make the up stroke as nearly straight as you can. Review figures again and study the forms of 2 and 8. Your work is very good on the whole and I will be glad to have your work each month. Try to improve the uniformity of your small letters.

O. N. L. Always write your name and state on each piece of your practice paper; then you will be sure to have your work criticised. More curve in the up stroke of *s*. Do more practicing on small letters until you work all the nervous places out of the lines. *A* and *r* need attention.

G. G. L., N. J. You are doing nice work and need to feel encouraged over your results. Watch small *e*; always have the requisite amount of light in the middle. Your figure work shows considerable improvement.

H. R. L., Ont. Try to eliminate the nervous places in your lines. To do this requires quite an amount of effort and practice but it can be accomplished. Send more of your work; decrease the size nearly half and then I will give you some special criticism.

P. M., N. Y. Your efforts are good this month, but your paper is too soft. Close *o* at the top. Have plenty of hook at the top of *c* and make the down stroke nearly straight. Avoid the compound curve at beginning of *n* or *m*. Figures too large.

W. Q., R. I. Upper turns need attention; try to get them more rounding; *v*, *n* and *m* are the letters to watch. Do not make a loop at the top of *o*.

G. L. K., Ohio. Review movement exercises. The first lesson needs complete mastery before proceeding. Use wider paper. Put more curve in the down stroke of *O* and do not make it so heavy. Start *E*

with a dot. Review figures and do not shade any of the strokes. Your efforts are good; stick to it.

H. A. L., N. Y. Your criticisms have been attended to, and may be the delay was caused by your work reaching me later than the 20th of the month, as then it would have to go over until the next month. Small *o* needs more light in the middle. Make the point of *o* more prominent. The hook at the top of c should be quite emphatic, as this is the part that makes it plain.

J. A., R. I. Do not raise your pen before making *a*. The dot at the last part of *r* should be stronger. Try to get more force in your lines by speeding up a little. Figures need to be reviewed.

E. R., Pa. Your forms are good. Use more speed and have plenty of confidence in yourself; these two things will strengthen your lines. Figures are too large.

M. S., Minn. I fail to discover anything of a saccharine nature about your work; but at the same time it is very good. You have too much slant in *o* and *w*. Tone down the size of your work.

R. D., R. I. The down stroke in c should be nearly straight. Study the form of *r*. Review figures; they are too large.

P. P., Minn. *m* and *n* should be narrower, and do not raise your pen before *n* or *o*. Put more curve in the up stroke of *s*. Keep right at work; you are doing all right.

M. B., R. I. Your work is too large; get it down to a proper size. Be careful of the turns at the top of *n* and *m;* they should all be rounding.

I. E. S., Mass. Your capitals are too large; ⅔ of a space is high enough for any capitals. Start *E* with a dot. Make small letter exercises still smaller. Curve the down strokes of *o* still more. Study the form of figures; some of yours are not good.

W. A. D. C., Mass. *A* slants too much; watch this feature closely. Do not put so much curve in the first stroke of *i* and *u*. Your movement is good. Keep up your practice on words.

A. H. B., Okla. The work you sent me was very good but there was not enough of it. Send some of each plate in every lesson. Get better paper, and keep right at it.

M. A. C., Ill. Your practice work has the professional swing and by paying attention to a few details you can become a fine penman. *m* is too wide, *w* is not finished properly; study the form.

M. N. S., Pa. My advice to you is this: Keep right at these lessons. There are some good things coming that you cannot afford to miss. If you complete these lessons satisfactorily you should be in line for a professional certificate.

E. W., R. I. Use more speed; close *o* at the top. Make the down stroke of c more nearly straight. Do quite an amount of practice on this work. You will succeed.

I. F. W., Pa. Your work shows thought and care and has the real swing required in professional writing. You had the best work of the month as to arrangement and quantity.

A. S., Ill. Try to get more accuracy in your movement exercises, as this is one of the results to be obtained from such practice. Begin *E* with a dot and do not make any capital letter higher than ⅔ of a space. More speed on *A* and *O*. Small letter work needs to be reviewed, as there are too many kinky, weak places in the lines. Study the form as you review. Figures should be smaller.

S. G., Ill. Uniformity of slant needs attention for the first thing. Watch this in all your practice, both in exercises and in letters and words. Make smaller figures and study the forms closely. Avoid a loop in the last part of *A*. Practice all these copies as near the same size as the copy in THE BUSINESS EDUCATOR as you can.

A. S., Ill. Use better ink and you can see your faults better yourself. You have too much slant on *O*. Use the same slope as you did for *E*. Work more on small letters.

E. D., Ill. Your movement is good. Tone down the size of your capitals; they are too large. Start *E* with a dot. Study the finishing part of *w*.

F. B., Ill. Good work on exercises, but your capitals are weak. Do more work on them. It is thoughtful practice that tells. Small *w* is too wide; correct this fault in *m* and *n* also.

L. C., Ill. The care that you used in making exercises stole all your freedom. Try to combine speed and accuracy in your work and then it will be much better.

H. D. M., Ill. Make an emphatic dot at the beginning of *E*. The turn at the bottom of *c* and *e* is too angular. Aim to get half turns at these points. Put more curve in the up strokes of *r* and *s*.

R. B., Ill. Use more speed in *O*. and *E;* this will give you better lines. The down strokes in 7 and 9 should not be so long. Do more work on capital letters and be sure you improve the quality of line in all letters

N. M. D., Ill. Keep your practice down on the line. Study the form of capital *E*, especially the little loop in the middle. No part of figure 4 comes below the line.

E. V. B., Ill. Very good work. *E* needs some attention; review it carefully and continue your work on the next lessons the same as you have done on this one.

M. C. W., Ill. Put more speed on capital letters. At the bottom of *i* and *u* there should be half turns instead of angles. Strengthen the connecting strokes; they are too weak.

I. F., Ill. Review all movement exercises and try to get smooth lines. This will necessitate using more speed. After you have improved your movement try capital letters again. Figures are too large.

D. W., Ill. More curve in the down stroke of *O*. Make a dot at the beginning of *E*. Reduce the size of figures and study the forms closely.

R. P. K., Ohio. Beginning and finishing strokes are important. Throw your pen off the paper while it is in motion when you finish words. Close *o* and *a* at the top. The top of *v*, *r* and *w* are similar. Be sure to get the projection made just right.

C. L., R. I. You need more practice on movement exercises. Aim to get your work accurate as well as free. Review figures

W. E. N., W. Va. Your movement exercises are very good and if you maintain the same standard of excellence throughout the course you will learn to write well. Keep at it.

H. A. B., Mo. Very fine work; the best all-around practice of the month. The down stroke of *c* should be more nearly straight; this will necessitate making the turn at the top shorter. Do not forget to close *o* at the top. You can do better work by using ruled paper.

F. G. A., Pa. Avoid the loop at the top of *A*, and both small letters and capitals can be reduced in size. Study the turns at the bottom of *i*, *u* and *w*. Your figure work is very good.

C. W. H., N. Y. Make the dot at the top of *c* quite emphatic. The down stroke of *o* should have more curve in it. You need more time on *s* and *r*. Figures are good.

J. F. S., Pa. I find it impractical and impossible to criticise your work from such small scraps; send your work arranged on sheets so it will be accessible and I will be glad to help you.

P. J. B., Wash. D. C. Make each down stroke in small letters come to the base line. Study the lower turns carefully. Yours are too angular. Avoid the loop at the top of *o*. Figure 7 needs some attention; the top is too wide.

A. H. Bullis. Send more work. I cannot get a proper idea of your ability until I see your practice. Come up next month with a full installment. I do not return work.

F. B., Ill. More speed on your movement exercises and give some attention to the slant. Keep right on practicing *O* and *E* until you master them. Better get some ruled paper; you can do better work.

W. J. S., N. Y. Do not raise your pen in making the last part of *v*. Avoid a loop at the top of c; make that dot by retracing the turn. Close *o* and *a* at the top, and watch uniformity of slant. Very good figures.

M. F., R. I. Your turns at the base line are too angular. Try to strengthen your lines; they have shaky, nervous places in them. More speed will assist. Slant *o* less and reduce the size of figures.

W. B., Ill. Too much slant on all your work, it affects its legibility. Plenty of curve in the upstroke of *s* and *r* will improve them. Review 3; the form is poor.

L. F., Ohio. Your work is all too large. Reduce the size, at least one-half. The best way to get the proper size is to write the same size as the copy.

J. A. N., Pa. Movement work is good; a little more accuracy will improve it, however. Capital letter practice is too large. I would advise you to use a finer pen; you can get better results.

C. L., R. I. You should make *v* considerably narrower. Eliminate the loop at the top of *o* and keep all your writing down on the base line.

W. S. S., Ill. It all depends on how hard you work as to the time it will take you to complete the course. I think, however, that if you keep earnestly at it you should improve considerably by June. Make the down stroke of c nearly straight. Put more curve in the down stroke of *o*. Make the little projection more emphatic at the top of *v*, *w* and *r*. Your figures are too large.

H. E. M., S. D. Very good work, and the only special criticism I have is that you watch the uniformity of size very closely.

E. W. M., Wis. Practice the lessons just as they are presented to you in the EDUCATOR. Arrange your best work in a careful manner and send to me; I will do the rest.

E. L. K., Wis. You are improving nicely and by continuing your efforts I think a certificate will be the reward, as well as a good handwriting. Review *r* and *s*; they need careful study and practice.

H. M. H., Ont. Do not deviate from the copies so much. That random practice you are doing will not give you much improvement. Stay right by the text.

F. L. F., Mass. Use a finer pen and more speed. These two things will work wonders in your results. Watch the finishing stroke of *i*, *u*, *m* and *n*. Study the curve in them and try again. Figure 5 needs attention.

O. P. M., Kans. You have done exceedingly well on movement work. Try to eliminate the hook on the first stroke of capital *O*. Observe the slant of the little loop in *E*. Figures are much too large. This is the kind of work that wins. Keep at it.

L. A. P., R. I. Slant should be uniform; give it some attention. Make *s* sharp at the top and try to get that little point more prominent at the top of *r*. Good work on the whole; continue.

Pittston High School, Pa. Your work on the whole was very good, especially the specimens. Do more work on movement exercises and in doing it, try to improve the quality of line, as this is one of the chief faults in nearly all the papers. B. F. had good strong lines; J. A. P. and J. A. L. followed with strong work. Keep the size down to about the size of the copies. Send some practice from each plate of the lesson for criticism. I do not return work.

H. H. W., Mo. You have done well. Reduce the size of letters. All your writing is too large. Curve the up stroke of *s* still more. Did you get a certificate last year?

C. O. S., Mo. Take a dry pen and trace the copy of *s* until you get the proper form. Do the same thing with *c*. Your figures should be smaller.

C. E. Z., Ia. Review the first lesson; your movement needs brushing up. Use more speed. Do not make the down strokes any heavier than the up strokes. I would advise you to try a finer pen.

D. E. B., Ia. Figures should be about the size of the copy; correct this mistake in your next work. Review *O* and *E*, but before doing so, study the form given in the copy.

W. J. S., Vt. I am sorry but I have not been able to give your work any special attention this month; however, you are doing nicely and by just keeping at it you will become a good writer. Send in your work each month. The down stroke in *c* should be more nearly straight. Do not turn the last part of *w* and *v* toward the left so far. Make the point at the top of *r* more emphatic, and put more curve in the up stroke of *s*.

C. F., Neb. Aim to get the same grade of work on all the lessons as you did on the first one. Review small letters; they are not quite up to the standard. The figures are very good.

L. U., W. Va. Excellent work. The only suggestion I have to offer is to write just a little smaller and keep at it.

S. C. Diver. You have done nice work and need to be complimented on the appearance of the pages. Strengthen the connecting strokes in small letters, and come in next month. Put the state on your sheet as well as your name.

A. M. D., Md. Why not send an entire lesson prepared the same as that one plate? I am sure you can profit by it. You are capable of doing very fine work.

A. H., N. Y. I would be glad to give you personal criticisms, but I can't now on account of "too busy," but later on when you need them more I will use some red ink for your benefit. Put more curve in the up stroke of *s* and do not get a loop at the top. Study the form of *4* and then improve it. Take a dry pen and trace the copies before practicing; this will help to give you an idea of form. Make finishing strokes shorter.

M. A. F., R. I. Do not use any finger movement in small letters, even though your forms are not so good at first; just keep right at it and you will improve them. Watch the finishing parts of *v*, *w* and *r*.

I. G. M., Pa. Do some more practicing on *E*. Begin it with a dot and notice the slant of the small loop in the middle. Your small letters are very good.

H. M., R. I. Review the small letter movement exercises; you do not seem to be able to get smooth lines. This is due largely to poor movement. Do not raise your pen before *o* or *a*.

E. C., R. I. Try to strengthen connecting strokes. Your forms are good, but it looks as though you had sacrificed speed and ease for form. Try to get the happy medium between the two extremes of speed and form.

G. R., R. I. Your finishing strokes are too long. Aim to have all letters rest on the base line. You should review *r*; it is the poorest letter you have made.

N. C., R. I. Decrease the size of your writing; it is too large. In writing short, easy words do not raise your pen until you finish. Less slant will improve the legibility of your work.

E. D., Ill. Make a decided hook at the top of *c*, as this is the part of the letter that makes it legible. Notice the curve at the beginning of *m* or *n*, and do not compound it.

I. F., Ill. Use ink that flows freely and put more speed on capital letters. Aim to get half turns at the bottom of *i*, *u* and *w*. Do not shade the down strokes in letters.

R. O., Wis. Send more of your practice work and arrange it the same as in the plates. Try again.

R. W., Ill. Good movement work, but when you tried to apply it to letters and words it was not so good. Practice more on letters, and try to use the same speed and confidence that you do in exercises.

N. M. D., Ill. You are working along the right line. Study the copies closely and try to get the same strength in connecting strokes as you find in them.

M. C. W., Ill. Use a finer pen. Do not raise your pen before *o* and always close this letter at the top. Finishing strokes should be curved and thrown outward and upward. Figures *7* and *9* should extend below the base line.

S. G., Ill. Your writing is too large. The forms are very good. Better review the small letters and try to get them about the proper size.

G. W., Ill. Aim to get all strokes smooth. You are a little timid when making capital letters. Dash them off boldly and practice for good forms. Do not shade down strokes. Figures are too large.

E. V. B., Ill. Your work is very good, and by following closely and working out each lesson you ought to become a fine writer. No special criticism.

E. S., Ill. Fine effort, especially on exercises. Figures are too large, and you will find you can do better writing all around by writing smaller. Try it.

A. S., Ill. Your ink did not flow well enough. Do not raise your pen before *a*. Make the dot at the top of *r* more prominent. The down stroke in *c* is straight.

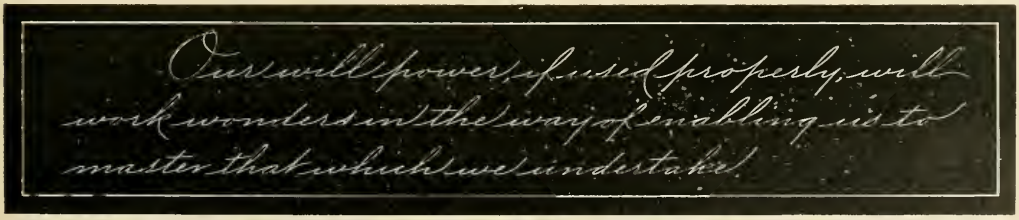
FROM A TO Z IN

Professional Business Penmanship

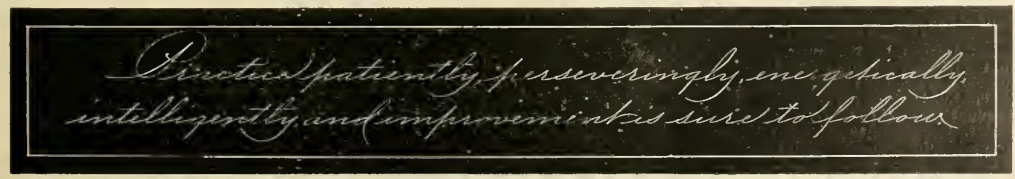
Becker's Business College — BY MR. S. M. BLUE — Worcester, Massachusetts.

WITH EDITORIAL COMMENT.

Intelligence, backed by a resolute will, achieves wonders. There is scarcely nothing we cannot do or accomplish if we but go at it intelligently, and stick to it. *You* can acquire a fine handwriting if you but will to do so and then back it up by intelligent practice. A few fitful, disconnected efforts will result in failure, but many determined, connective efforts are sure to succeed.



The thought in the sentence of the copy is so well put and complete that further comment seems unnecessary. Weigh carefully the meaning of each word and then try to realize the meaning through practice. Note the spacing between letters and words, and see to it that your position is at once healthful and efficient. Health is even more valuable than penmanship.



Progressive Lessons in Business Writing

C. S. ROGERS — A. S. WEAVER

SAN FRANCISCO, CALIFORNIA, BUSINESS COLLEGE

Send Specimens for Criticism to "Criticism Editor," Care The Business Educator, Columbus, O.

Do You Really Want To Learn To Write?

We need not speak of the value of penmanship. You know its value. You know the ability to write a good hand is worth many times the effort it costs. One man recently told the writer he would be willing to give a check for $10,000 for a good business hand—and that check would have been honored almost anywhere in the land. Of course you want to learn; of course you are ambitious; of course you know it will pay you to learn. But have you the will power to live up to your convictions? Have you the power to reduce your ambition to hearty, earnest, conscientious practice? One succeeds where another fails not because he is brighter, more apt or more ambitious, but because he is able to reduce his ambition to hard work, and because he is able to stick to things. Now make up your mind that you will practice, and practice faithfully and conscientiously all the exercises given in this course of lessons, and that you will stick to your work until the entire course is finished. We will be responsible for results.

MATERIALS. Get a good quantity of good quality foolscap or letter-size paper, cut into single sheets. Do not use paper on which ink spreads, nor paper that is smaller than 8 x 10 inches. Use either blue or black ink that flows freely. If it gets muddy, try thinning it.

If that is not successful, throw it away and get a new bottle. Use a medium coarse, soft pen. There is no better pen made for business writing than the Zanerian business pen, which can be secured from the publishers of THE BUSINESS EDUCATOR. Do not try to write with a scratchy, sharp pointed pen or a stub. Do not be too economical in the use of pens. As soon as one begins to make a heavy or muddy line, throw it away. Ordinarily a pen should not be used over three or four hours at the most. A cork or rubber tipped pen holder should be used. Keep a blotter under the hand at all times. Do not try to write on a fancy writing desk or parlor stand. You should have a good sized solid table. A pine one is much better than a mahogany. Always keep three or four sheets of paper under the one on which you are writing.

POSITION. Sit squarely facing the desk, with the feet flat on the floor in front. Lean forward from the hips until the eyes are the proper distance from the paper. Keep the spinal column in its natural position. Place the paper directly in front of the eyes, so that the down strokes may be drawn toward the center of the body. Place the left hand just below the writing, using it to shift the paper from left to right as necessary. Allow right arm to rest easily on the table, forming a right angle at the elbow. Raise the right hand and let it drop naturally to the table, resting on the tips of the 3rd and 4th finger. Take the pen in the left hand. Place it in the right hand so that the holder crosses the second finger just below the first joint. Fit the ball of the thumb over the pen holder about one inch from the end of the holder, allowing the first finger to rest against the holder in the natural way. The pen holder should point in the direction of the right shoulder. The arm should rest on the fleshy part, just in front of the elbow. Do not allow the wrist or the side of the hand to touch the paper. Make the muscles of the upper arm and shoulder do the work. The muscles of the fingers do little else than hold the pen. The muscles in front of the elbow serve as a cushion on which the arm rests. You are now ready for practice, but before you begin, we wish to urge you to use intelligence in your practice. Do not practice blindly, or thoughtlessly. Use observation—use common sense. Think while you write, but think about the form and execution of the letters, and not about the matter you are writing.

In this course of lessons we have endeavored in so far as we know, to present the work in a logical manner. The letters are given in the order of their ease of execution—the aim being also to give letters that are made with similar movements in groups.

In each plate you will note that movement practice precedes the capital and small letter. This gives practice on each part of the letter before the letter is tried. We have studiously avoided bringing in a style of letter that has in it a peculiar, difficult or uncommon motion, and have striven to make everything as plain and simple as we could, basing all the letters upon few principles. We have also sought to use the same form for capital and small letters where it is practical and has no disadvantages. We believe much more satisfactory and permanent benefit comes from systematic practice on one form of a simple letter than is possible from wandering, careless work on different styles. The instructions given are brief. By studying the model letters shown, you can get a better idea of the forms of the letter than we can give you by elaborate instructions.

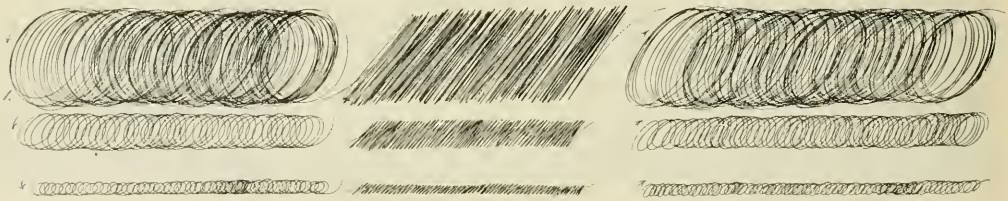


PLATE 1. Begin with the direct oval exercise shown in the copy. Let the pen move in the direction indicated by the arrow. Count to yourself, one for each down stroke. Let the arm rest on the muscles below the elbow and the hand on the corners of 3rd and 4th fingers; keep the wrist up. Keep at this exercise for half an hour, or until you can make it fairly well. It should be made about the size as the copy, and at a rapid rate of speed. Next take the second exercise on the line. This is made by pushing the hand directly to and from the center of the body, driving it as far as it will go without causing the sleeve to slip on the table, or the skin to slip inside of the sleeve. The elasticity of the muscle itself should allow you to make this exercise over an inch in height. Count one for each down stroke. Do not allow the muscles of the fingers to relax and expand. Move the hand rapidly. The arm does the work. After working on this exercise until you can do it fairly well, take up the third exercise on this line. You will note that it is the same as the first, excepting that it is made in the opposite direction. It is called the reverse oval exercise. Make it rapidly, and with an easy, elastic motion. The 2nd and 3rd lines are the same as the first, except that they are much smaller, the second being made to cover the distance between the blue lines on the paper, and the 3rd to cover one-third the distance between the blue lines. See how lightly you can make these exercises. You should practice several hours on them before leaving them; and you should spend at least twenty minutes each day during your entire course practicing on these copies.

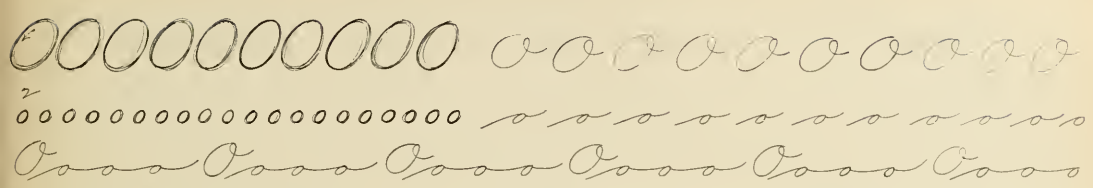


PLATE 2. Make the traced oval exercise shown in the copy eight times around in one place, using a light easy motion, and counting to yourself, 1, 2, 3, 4, 5, 6, 7, 8. Relax the muscles, and allow the arm to move easily. After making one page of this, take capital *O*. Study the form closely. The count is 1, 2. Try to duplicate the copy in size and in spacing, as well as in form. Make two pages of this letter, striving to make each letter more like the copy than the one preceding.

Take up the small oval exercise, counting the same as for the large oval, only much faster. Make one-half page of this exercise and then take up small *o*. Note the beginning stroke and the fact that the first down stroke of the body of the letter is carried well back under the beginning stroke. If you do not carry this stroke far enough to the left, the oval will not close neatly at the top. Make a page or more of the letter. Make the letter small and round, and study the finishing stroke closely. Make at least three or four pages of the third line of this plate, paying particular attention to the connected small *o's*. This is an excellent movement drill, and many hours may be profitably spent in practicing it.

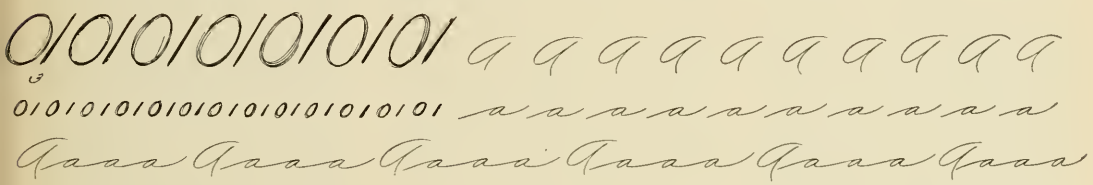


PLATE 3. Now we are ready for capital *A*. Make two or three pages of the firstexercise, the direct traced oval followed by the straight line push and pull movement drill; make these exercises the same size as the copy. Keep your work neat. No matter how poorly you write, your pages should be neat, clean and uniform. Neatness is second only to legibility. The count for the capital *A* is 1, 2; swing them off with an easy arm motion.

Study the smalt *a*. Pay particular attention to the last down stroke. Make it straight. Make the body of the letter slender. Close carefully at the top. Note that beginning and finishing strokes are the same length, made in the same general direction, and have an equal curvature, although in opposite directions.

The third line of these plates requires no special instruction. It is simply a review. Watch the connecting strokes, and practice the connected letters with a free gliding motion. How about your position? Is your arm resting on the muscle in front of the elbow? Don't grip the pen; keep the wrist and side of the hand up.

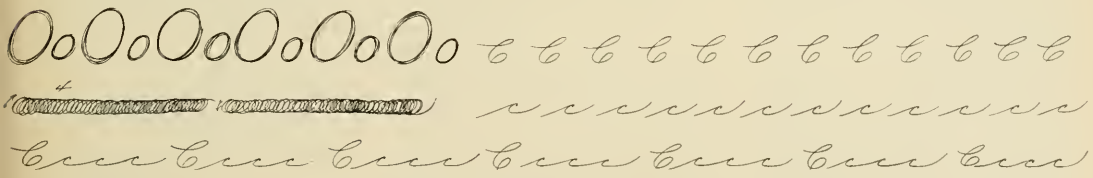
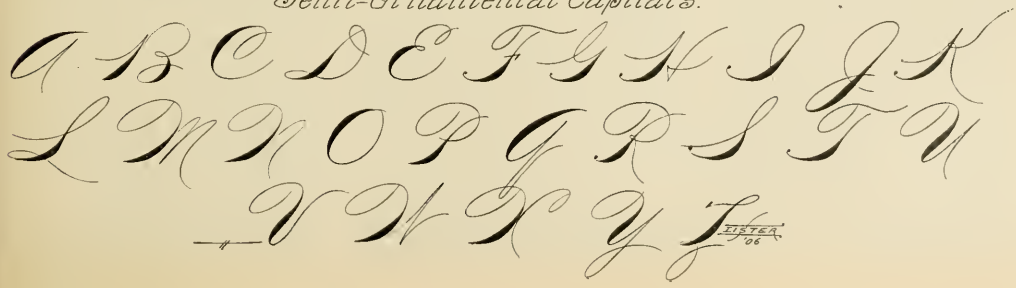


PLATE 4. Make two or three pages of the oval exercises, then take up capital *C*. Note where it begins. Get plenty of curve in the beginning stroke and finish the letter with a perfect oval. This oval is about one-third as high as the letter. Don't get the loop at the top too large. Make back of letter round like capital *O*. Practice on small, continuous, direct and reverse oval exercise, before beginning small *c*. Note the little tick at the top of this letter. The back of the letter is almost straight.

High-grade Professional Penmanship by the skillful C. C. Lister, penman in Sadler's Bryant and Stratton Business College, Baltimore, Md.

Semi-Ornamental Capitals.



EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

Success—Service.

We hear much about success now-a-days. We are also hearing, more and more we believe, of service. And every one seems either to be earnestly striving for success or eagerly endeavoring to tell others how to achieve it.

To the one striving for success, the means seems either too simple to be sure or too selfsacrificing to be worth the end sought. To the one teaching how to achieve success, the way seems clear, the end certain.

And after analyzing and sifting and "boiling down" the many and various recipes offered free and for coin by the many success advisers to the many more success seekers we conclude that the gist of them all can pretty nearly be encompassed within a word similar in size and sound—that magic word is *service*.

For true success means true service—the successful boy or girl, man or woman, is the serviceable boy or girl, man or woman. Successful people are the ones who achieve something, not with money but with their own brains and hands. If they have money, if we look far enough, we will find that success has brought money with its other and greater blessings, and not that money has brought success.

Are you successful? Then you are serviceable. Do you wish to win success? Then begin by being of service today—of service to yourself and to others. And this service means not merely to be earnest and honest and ambitious. It means to learn *well* the spelling and arithmetic lessons; or the bookkeeping, typewriting, or shorthand problems today, and not of tomorrow.

Success, in short, means not some big, dim, far off desire, but it means ever present *duty* to yourself and your surroundings. Success has a beginning and that beginning is now, not tomorrow; the well doing of this task, not of the next, which, like tomorrow, never comes, but is ever a mith of the mind of the one who never achieves much.

The successful man of tomorrow is the one who today in school learns the whys and wherefores of the lesson, and who persistently tugs away at the knotty problem in mathematics, the crooked shorthand quirk, or complex penmanship character, until he gains the knowledge and control desired.

These are the little keys which unlock the doors to the largest successes, and they are yours if you care to possess them.

Greeting.

About the time this number of THE BUSINESS EDUCATOR is being mailed to or received by its many thousands of readers, the holiday season will have arrived and much joy and happiness will be abroad in our beloved land. And THE BUSINESS EDUCATOR hereby wishes each and all a right merry Christmas and a happy New Year. And may this joy extend throughout the year, and with it health and prosperity.

But to the few who, because of sickness or loss of kin or friend in death, are sad or discouraged, instead of lighthearted and gay, we sincerely wish a speedy recovery of health or of cheerfulness and hope, together with peace of mind and plenty.

May each and all be joyful each day of 1907, and be able to convert a portion of each of the 365 days into a happy holiday for helpful, healthful spiritual and physical well being. May all labor be pleasant as well as profitable, and may much love be yours to give as well as to receive.

Another Series of Lessons.

The new series of lessons in business writing begun in this number by Messrs. C. S. Rogers and A. S. Weaver of the San Francisco, Calif., Business College, are second to no other in *practicability*.

The copies are not perfect (they were not so intended, having been written too rapidly for precision) but they are simple, sensible, and superbly graded, while the instructions are terse, logical, enthusiastic and encouraging.

The grouping of the letters is original, the similarity of many capitals and small letters is emphasized and utilized in learning, and the review scheme is well worth considering by student-teachers on the lookout for the best.

Mr. Rogers wrote part of the copies before the "quake" and part of them after, and Mr. Weaver wrote the instructions. Such skill, sense and enterprise are not common, and we therefore congratulate our readers and ourselves for having secured the lessons.

Two Valuable Courses.

Mr. Stein's lessons in business writing and Mr. Courtney's lessons in ornamental writing that are now being presented from month to month are arousing much interest and enthusiasm. Words of praise for these lessons are being received from all quarters of the country. From mail just before us we quote the following: "The course given by Mr. Stein strikes me as being something exceptionally fine, while the tone of Mr. Courtney's letter to me causes one to believe that there is a gentleman back of his pen as well as a fine ornamental writer. I can see that something fine in the way of copies is in store for me."

The gentleman from whose letter the above is taken is a penman himself, and thoroughly capable of passing judgment on a course of lessons.

From a penman and commercial teacher of high standing we quote the following: "Mr. Stein's lessons, I think, are unusually good. They give, for one thing, an excellent variety of work."

Persons who follow these courses of lessons faithfully will have something to show for their efforts at the completion of the lessons. In fact, these lessons offer opportunities that our many wide awake subscribers are not slow to take advantage of. Such lessons cannot help but do a great deal towards raising the standard of penmanship.

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LAW, Wm. C. Sprague, Detroit, Mich., Sprague's Correspondence School of Law.

TYPEWRITING, A. C. Van Sant, Omaha, Nebr., Van Sant's School of Shorthand.

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EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editoral frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

The Incorporation Microbe.

The Incorporation Idea is in the air. It is the modern way of pretending to be that which you are not. It is a legal way of filching money out of unsuspecting pockets. It is a scheme of impersonalizing an enterprise. It is not always all of these, or any one of them, but it is too frequently some one or more of them.

Incorporation is a good thing, if we understand it, for certain large enterprises requiring either large capital or a long time of service. It is a means of placing a business upon a foundation more secure than the ability, health, and wisdom of some one person.

But because it is a good thing for large, semi-public, educational, or benevolent institutions, it is folly to conclude that incorporation is a good or necessary act for an ordinary enterprise, or that the mere act of incorporating can bring success where failure has been staring people or enterprises in the face.

If a paying business needs capital (or even one that is not paying, but which would if it possessed a certain capital); or if a business needs a number of heads or directors, and can afford them; or if it is desirable to continue a business uninterruptedly irrespective of death to the leading spirit in it, incorporation is a good thing, providing there is a need for it, and that it be officered wisely, salaried reasonably, and capitalized normally.

Not a few private commercial schools have been inoculated with the incorporation microbe, and have strengthened or weakened themselves and their institutions in proportion to the real or imaginary need of incorporation, and in proportion, also, to the manner of incorporation, extent of capitalization, character of persons who have purchased stock, etc.

We have every reason to believe that no small number of our larger commercial schools have been improved and strengthened, and their existence greatly lengthened, by incorporation, and no one in our profession shall hail with greater delight from time to time the news that this or that well established, reliable school has been carefully incorporated, wisely officered, and judiciously capitalized, than the publishers of this journal.

But from the daily press and private correspondence we learn of many failures following the incorporation of commercial schools, which leads us to conclude that it is well to consider seriously the object of or need for incorporation before any school man should conclude to hand over in part or in full the control of his institution to others.

If the same time, tact, perseverance and energy were spent in arguing the merits of commercial training among business men and people of influence and in inducing intelligent young people to secure a commercial education, as is sometimes spent selling stock and promising dividends, we would have more successful, prosperous private business schools, and fewer bankrupt, disorganized incorporated failures.

What we wish to emphasize is that if you are in need of money or on the verge of failure, incorporating your school will, nine times out of ten, but prolong and enlarge your trouble and failure. Put as much new zeal, hope, and industry, and level-headedness in your *own* small school that you intend to put into your prospective incorporated institution, and success instead of failure will, nine times out of ten, be *yours*, and yours because of your own true worth and enterprise.

If it were not the policy of THE BUSINESS EDUCATOR to see good rather than evil, to speak well rather than ill, and to help rather than kick the underdog, more of these incorporated failures would be mentioned from time to time, but as yet the incorporation microbe does not seem to have been the cause of a serious epidemic in our ranks, and unless we see signs of such no more space will be given to this subject than in the past so far as our columns are concerned. Not unless *you* have something interesting and helpful, and not too personal and local, to contribute.

If, however, you need money or the co-operation of influential business men, and have a good paying school and see wherein it will be better still by the addition of money or wisdom or both; and if you can see your way clear to keep a controlling interest, pay yourself a fair salary, and your stockholders honest dividends, you will do well to consider carefully and seriously the matter of incorporating your business. After thus considering it and formulating your reasons and plans, go to some successful, experienced, practical friend or citizen and ask his advice. But *don't*, please don't, magnify your past success or present standing. Then consider seriously his advice. If it is favorable, it is then time to try your hand at selling stock in the proposed incorporated institution. It will be time to incorporate later. It will doubtless be much easier to find a lawyer who will be willing for twenty-five dollars to draw up papers of incorporation, etc., than to secure influential or purse-free stockholders. If you go through this much of the ordeal or promotion part of the project, and still think it is a good thing for the rest as well as for yourself, then go ahead, and may success be with the institution in a larger and truer sense than you anticipated.

We suspect from what we have heard that there are a number of incorporated schools which find it easier to secure the services of well-meaning but inexperienced young commercial teachers at good salaries, payable in stock and cash, than it is to secure influential or monied citizens. But let us trust the number is diminishing rather than increasing.

Would not your office or school room be more attractive with a picture comprising "The Pioneer Business Educators of America" upon its wall?

LESSONS IN

Practical Arithmetic

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LESSON V—REVERSE MULTIPLICATION

Everyone who has had experience in multiplying numbers containing decimals has noticed how much of the work is discarded after the result is obtained. Quite commonly the answer required calls for but two or three decimal places, but in the actual work of obtaining the product often a dozen or more places are obtained, and then all of them except two or three are abandoned. Multiply 2.73476 by 3.14159 true to two decimal places.

SOLUTIONS

(All work shown)

```
        2.73476
        3.14159
        -------
        2461284
       1367380
      273476
   10|93904
   27|3476
  820|428
  ---------
 8.59|14946684
```

Important part obtained last — Part not wanted obtained first

(Same with reversed multiplier)

```
        2.73476
        951413
        -------
  820|428
   27|3476
   10|93904
      273476
     1367380
      2461284
  ---------
 8.59|14946684
```

Important part obtained first — Part not wanted obtained last

METHOD TO AVOID UNNECESSARY PART

```
  2.73|476
 951413
 -------
  820|4
   27|3
   10|9
     |2
     |1
 -------
 $.58|9
    9|
```

In this abbreviated method the correct result is obtained with twelve figures in the partial products, while in the full solution by the ordinary plan there are thirty-nine figures; four figures are shown in the answer, while eleven are shown in the full result.

When the multiplier is written in the reverse order, the *units' figure* should be set under the lowest decimal order of the multiplicand that it is desired to retain in the product (in the problem here shown, under the hundredths, because two decimal places are required).

It is difficult to show just how this method is applied to a problem, but a careful study of the figures in the solution, and the following description should enable the reader to understand how the work is carried forward.

First, the multiplicand is set and a vertical line drawn two places to the right of the decimal point, cutting off three figures (476) leaving 2.73 to be multiplied by the units' figure of the multiplier.

Second, the multiplier is then set in reverse order starting with the units' figure against the vertical line and the other figures, tenths, hundredths, thousandths, etc., set successively to the left.

Third, multiply the 2.73(47) by 3, saying 3 times 7 is 21, 3 times 4 is 12 and 2 is 14, setting the 4 at the right of the vertical line and carrying the 1. Then 3 times 3 is 9 and 1 is 10, setting 0 at the left of the vertical line and carrying the 1. Then 3 times 7 is 21 and 1 is 22, set the 2 and carry 2. Then 3 times 2 is 6 and 2 is 8, set 8, which gives 820(4).

Fourth, cancel the 3 in the multiplicand, leaving 2.73. Now multiply this 2.73 by the second figure of the multiplier (1) taking care to set the product of the part just canceled to the right of the vertical line and the rest of the product to the left of this line.

Fifth, cancel another figure from the multiplicand, 7, leaving 2.73 and multiply it by the third figure of the multiplier (4), saying 4 times 3 is 12, 4 times 7 is 28 and 1 is 29; set the 9 at right of line and carry 2. Then 4 times 2 is 8 and 2 is 10, which set at left of line.

Sixth, cancel another figure, 2, leaving 2; multiply by the fourth figure of the multiplier (1) and set the product 2 at the right of the line.

Seventh, imagine another figure cut off, 0, leaving 02, which multiply by the 5 and set the 1 to carry at the right of the line.

Eighth, note that should the 9 or last figure of the multiplier be used the product would be 0 at the right of the line, and hence this figure is not used at all.

Ninth, add the partial products, carrying and turning at the third place as usual.

Multiply 35.872946 8 by 23.746325 true to two decimal places.

In this solution note that the *units' figure* of the multiplier is 3 which is set under the hundredths figure in the multiplicand (7), because two decimal places were required. This causes the tens' figure of the multiplier to stand under the thousandths' figure. When the product is completed, the point is placed as many figures to the left of the line as the units' figure of the multiplier is to the right of the decimal point in the multiplicand. The 6 mills will turn up and make the product 851.85.

OPERATION.

```
 35.872|9468
52364732|
 --------
  71745|8
  10761|8
   2511|1
    143|4
     21|5
      1|0
 --------
 851.84|6
      5|
```

Note in all the examples given above that to find the carrying figure we sometimes must consider two or more figures of the part of the multiplicand cut off. A little practice will enable the student to become adept at this kind of multiplication. This method causes a saving of work only in decimal numbers.

ABBREVIATED DIVISION

Division of decimals may often be abbreviated and the quotient obtained true to as many places as desired. The contraction consists in using only so much of the divisor and dividend as is necessary to give the required number of figures.

Divide 7.73846423 by 2.71462483 2, true to two places.

OPERATION

```
2.71|4624832 ) 7.73|846423 ( 2.85+
              542|9
              ----|-
              230|9
              217|1
              ----|-
               13|8
               13|5
               --|-
                 |3
```

EXPLANATION. Observe that the whole number of the divisor (2) is contained in the whole number of the dividend (7) and hence there will be a whole number in the quotient. There will therefore be three figures in the quotient, since two decimal places are required. We therefore desire the figures of the remainder to vanish at the third division. To do this cut off all of the dividend and divisor except two decimal figures in each, as they will not be needed in obtaining the answer (except in determining the carrying figure). Now by comparing the abbreviated divisor 2.71(46), with the abbreviated dividend 7.73(8), we see the quotient figure is 2. Now multiply the divisor by the quotient figure and set the product under the dividend as usual. (In multiplying include the carrying figure from one or two figures that have been cut off). Subtract the 5.42(9) from the 7.73(8) which leaves 2.30(9) for a new dividend. Cancel the 1 from the divisor, leaving 2.71. By inspection 2.714 is contained in 2.30(9) 8 times and the 8 is set as the next quotient figure. Multiply the divisor by the quotient figure, set the product 2.17(1) under the dividend and subtract; the remainder is .13(8). Cancel the 7 from the divisor, leaving 2.7. The 2.7 is contained in the .13(8) 5 times which set in the quotient and multiply giving a product of .13(5) when it is found that the remainder has vanished from the left side of the vertical line. The same results would be obtained by turning the row of figures at the right of the vertical line "up" when 5 or more and "down" when less.

Divide 13.3842629461 by 46.7824314 true to two decimal places.

OPERATION

```
46|.7824314 ) 13.3|8426294 61 ( .28+
              93|5
              ----|-
              40|3
              37|4
              ----|-
               2|9
```

Observe in this problem that it requires the first two figures of the dividend to yield one quotent figure, hence cut off three figures of the dividend and two of the divisor, when it is found that two quotient figures are obtained before the remainder becomes too small for further division.

Much labor is often avoided by this method, and the results are perfectly accurate as far as carried out. In the above solution it is seen that the remainder of nearly 3.2(9), and the divisor of nearly 5.4(6), is equivalent to $\frac{3}{5}$ or .6, hence the next figure would have been 6 or it would regularly turn "up" to .29 instead of .28 6. In fact, in practical work it would be noted as the work was being finished that 4(6) is contained in 40(3) more than $8\frac{1}{2}$ times, and hence 9 times.

DIVISION BY ALIQUOTS

When the divisor is an aliquot of 100, the work of division is greatly shortened by multiplying the dividend by the denominator of the equivalent fraction, and then dividing by 100, which is done by moving the decimal point two places to the left; thus, divide 79 by $16\frac{2}{3}$. The divisor is $\frac{1}{6}$ of 100; hence 79×6=474, and 474÷100 is 4.74. Had the divisor been $16\frac{2}{3}$c, the 474 would not be divided by 100, but would remain a whole number.

Department of English

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Grammatical Construction.

The Verb "To Be."

ARTICLE V.

Rule. The noun or pronoun following the verb *to be* is in the same case as the noun or pronoun preceding the verb *to be*.

Examples. It is *I*. It is *he*. It is *she*. It is *we*. It is *they*.

The verb *to be*, or any of its forms, *am*, *is*, *are*, *was*, *were*, *been*, never takes an object, but being equivalent in meaning to the symbol " = " takes the same case after it as before it: the nominative case when the form is finite; the objective, when the form is "infinite," and has a subject of its own.

Note that in the following constructions, the pronoun "it" is in the nominative form, because it is the subject of the verb "was", (the past form of the verb "to be"), hence the pronouns *I*, *he*, and *they* are the correct forms, because they are in the nominative case.

In the following sentences, *it* being the subject of the infinitive *to be*, is in the objective case according to the rule which says that the subject of an infinitive is in the objective case; and, since the subject of an infinitive is in the objective case, the noun or pronoun that follows the infinitive is also in the objective case, as for example, "I suppose *it* to be *him* whom you meant," "I supposed *it* to be *me* whom you meant," "I supposed *it* to be *them* whom you meant."

When, however, a noun or pronoun that denotes the same person or thing as the subject is placed after a verb in the passive voice or after a participle modified by a noun or pronoun in the possessive case, it is always in the nominative case; as, "It was supposed to be *he*," "It was supposed to be *they*." "I have no doubt of its being *he*," "I have no doubt of *its* being *they*."

EXERCISES.

Tell which of the italicized forms is correct.

If I were *him-he*, I should not do so. In fact, I know it to be *he-him*. In fact, I know it was *him-he*. It was *him-he* whom I meant. Do you believe it is *they-them*? I thought it to be *he-him*, but I am not sure. It appears to be *him-he*. Do you think the guilty person to be *I-me*? I have information as to *who-whom* he is. The evidence proved it to be *they-them* who were guilty. *Who-whom* do men say that I am? *I* do not know *who-whom* to compare him to. How can we tell *who-whom* to trust? Do you know *who-whom* you can get to do the work? He is a man *who-whom* I know is honest. He is a man *who-whom* I know to be honest. We recommend only those *who-whom* we think can pass examination, and *who-whom* we know will do their work in a satisfactory manner. We were betrayed by those *who-whom* we thought we could trust implicitly. I know *who whom* I serve. *Who-whom* did he refer to, *he-him* or *I-me*?

In my first article, I said that the use of the wrong case forms of pronouns, and the use of the objective case forms of nouns and pronouns before verbals are errors frequently made by the educated as well as by the uneducated. These errors are due to three causes: 1. A lack of knowledge of construction; 2. Failure to apply the rules already known; and 3. A lack of knowledge of the rules governing case construction. For instance, ask your class to tell you in what case is the subject of a verb, and nine out of ten will answer that it is the nominative case, but ask them which is correct *who* or *whom* in the sentences, "*Who-whom* do you think will be elected," "*Who-whom* do you think they will elect," and you will find that many of them will be unable to tell you which is the correct form, and why. Many will say that *whom* is the correct form in each case, being the object of the verb *do think*. This is due to the fact that they immediately recognize *do think* as a transitive verb, and naturally construe *whom* to be its object, not knowing that in the first sentence, the real object of the verb is "Who will be elected," and in the second sentence, the object of the verb is "They will elect *whom*." In the first sentence, *who* is correct, being the subject of the clause, and in the second sentence, *whom* is correct, being the object of *will elect*. Errors of this nature are due to a lack of knowledge of construction rather than to a lack of knowledge of the rules.

But in such sentences as, "It is between you and I," and "It is for you and I," the errors are due, not to a lack of knowledge either of the rules or of the construction, but rather to a failure to apply the rules. Everyone knows that the object of a preposition is in the objective case, but one so often couples "he and I," "she and I," "you and I," as the subjects of verbs that one is very likely to use these expressions unconsciously as the objects of verbs or prepositions.

In the sentences, "I did not think of *John* going abroad," the error is sometimes due to a lack of knowledge of the rules, and sometimes to a lack of knowledge of construction. In sentences of this kind, there are two things that the student must know; namely, that the noun or pronoun preceding verbals must be in the possessive case and that the word ending in *ing* is a verbal noun, and not a participle. The sentence "Did you see *his* acting," and the sentence, "Did you see *him* acting," are equally correct, depending on the idea to be conveyed. If it is meant to ask whether you saw the acting by him, making *acting* more emphatic than *him*, *acting* is a noun and should be preceded by the possessive form, but if it is meant to ask whether you saw him while acting, then *acting* is a participle modifying him, and the objective is the correct form.

When the student fails to use the nominative form after the copulative verbs, *be*, *am*, *is*, *are*, *was were*, and the verb phrases ending in *been*, the error is due to failure to apply rules or ignorance of them. The Savior did not say, "It is *me*, be not afraid," but, "It is *I*, be not afraid." The student should be taught this rule in the early part of his course, and cautioned against its violation.

I should like to hear from teachers in regard to the following, submitted by the teacher of English in one of our most prominent business schools:

"I wish that you would bring up in the columns of THE BUSINESS EDUCATOR a certain subject for discussion which has been agitating the profession at large.

"The question I have in mind is whether it is preferable to begin "street" or "avenue" with a small letter when used in an envelope address, and whether the same rule would apply in a continuous statement. To make this a little clearer: Supposing that we were addressing an envelope to Mr. John Smith, 14 Eastern Street, should we begin street with a capital or a small letter? If we should make this statement: Mr. John Smith lives at 14 Eastern Street, should we begin "street" with a capital or small letter? Of course, all of the older grammarians authorize the use of the capital letter, but I realize that many of the public schools are teaching the use of the small letter, and I notice that the small letter for "street" or "avenue" has been adopted universally throughout the newspaper work."

PRINCIPLES AND PRACTICE IN

Bookkeeping and Accounting

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The Balance Sheet.

One of the chief purposes of keeping accounts in any business, is that at various periods those financially interested may know whether or not the enrerprise has been a profitable one. They may desire this information for their own personal satisfaction, if the business has shown profit, or they may wish to use it in securing additional capital, or for increasing their banking credit. If, on the other hand, the business has been unprofitable, it is vastly important that this fact be known as early in the history of the enterprise as possible in order that special effort may be made to cut down expenses, or increase income, or both.

This information may be gathered from the ledger after it is closed for the period under consideration; but not many proprietors or managers are sufficiently expert in accounts to get from the ledger these desired facts, and even if they were, it would be quite an inconvenience not only to them, but to the business as well in as much as the ledger should be in the counting room at all times during the business hours.

Out of these conditions arises the necessity for presenting the results of the business to the proprietor in a condensed, summarized form. This summary should contain a list of all the resources and against this a list of all the liabilities of the business, and difference between the totals of these schedules will exhibit the present financial condition or worth of the business. If the present condition is better than it was at the beginning, the difference will show net gain, if worse, the difference will represent net loss during the period under consideration — the capital remaining uniform in each case.

A formal summary, as described above, is what is designated in the business world a Balance Sheet, Statement of Resources or Liabilities or Financial Statement. Among accountants, however, these terms have slightly different meanings.

This is about all I say to the class by way of introduction. It is necessary at this time to discuss thoroughly the terms resources and liabilities — what they mean, and whence obtained — calling attention to the fact, that while the ledger accounts furnish the basis of the balance sheet, there are often many resources and liabilities that are not shown in the current ledger accounts, and therefore have to be inventoried or listed wherever found. One of the most important of these in mercantile business is the stock of goods on hand, and but for the amount of time necessary to obtain this value complete balance sheets might be made quite often during the year, instead of once or twice as is the custom.

The various forms of the balance sheet and classification of resources and liabilities thereon are matters to be considered in the more advanced stages. Probably the most convenient form of summary for beginners from the teachers view point, is what is commonly known as the Working Balance Sheet. This is really a combination of the Trial Balance, Profit and Loss Statement, and Balance Sheet. It usually contains six columns — two for the trial balance, two for the profit and loss statement, and two for the balance sheet. This working form is not popularly known among accountants, for the reason that it restricts and hampers them in giving the fullest expression to the financial affairs of the business; but among teachers it has a better standing, especially in the early part of a course on account of its value in closing the ledger.

I shall not enter into the details of dealing with the various accounts, and their extension into one or more columns of a balance sheet of this form, for the reason that Mr. L. F. Noble, of Salem, Massachusetts, has kindly contributed to this page, the plan he uses, which is quite complete in details. I shall discuss more fully special features of the balance sheet in the next issue, and will also present other contributions, which for lack of space I cannot give in this. Mr. Noble's contribution follows:

The Balance Sheet

The Balance Sheet is a classified arrangement of all ledger accounts in which is included the present valuation of goods and property on hand. Its purpose is to show the losses, gains, resources, (assets), liabilities and present worth of the business.

TRIAL BALANCE.

L. F. Noble, propr.		$ 10,000
Cash	$ 14,000	9,000
C. S. Chase	900	
J. R. Tolman		322
Bills rec.	2,800	
Bills pay.		4,000
Interest	20	14
Mdse.	3,400	2,700
Essex Office Bldg.	5,000	200
Expense	116	
Total	$ 26,236.00	$ 26,236.00

Invoice clerk's report of the unsold merchandise on hand, called inventory, $1,200.

Valuation of Essex office building, which is an inventory $5000.

To make a balance sheet from above trial balance proceed as follows:

Rule two pairs of amount columns to the right of the pair used for the trial balance, over them write loss, gain, resource and liability. The loss column will receive balances from accounts, such as expense, merchandise, property, etc., when they show a debit excess after the inventory, if any, has been added to the credit. The gain column will receive balances from accounts, such as merchandise, property, etc., when they show a credit excess after the inventory, if any, has been added to the credit.

The resource column will receive balances from accounts that do not show a loss or a gain, such as property and bills receivable, personal and cash, when they show a debit excess. Also inventories. Resource or asset means the net value of merchandise, property, notes (and drafts) receivable, on hand and the amounts that persons or firms owe us on account.

The liability column will receive balances from accounts that do not show a loss or a gain, such as personal and bills, (and drafts) payable. Liability means amounts we owe persons or firms on account; unpaid notes and drafts that we have given; in short, our unpaid obligations.

The first account named in the trial balance is that of the proprietor, and will receive attention after the others have been extended. Cash account shows that $14,000, have been received, and $9,000, paid out. The balance is the amount on hand, and is a resource to the business, therefore, extend it, on the same line, to the resource column.

C. S. Chase's account has a debit balance of $900, which shows he owes us that amount, and is a resource; extend this amount to the resource column.

J. R. Tolman's account has a credit balance of $322, and shows that we owe him that amount, which constitutes a liability; extend this amount to the liability column.

Bills receivable account shows a debit of $2,800, and means that we have on hand notes (and drafts) receivable to that amount, which constitute a resource; extend this amount to the resource column.

Bills payable account shows a credit balance of $4000, and means that we have notes and drafts outstanding to that amount, which constitute a liability; extend this amount to the liability column.

The interest account shows $20 debit, which were paid by us for use of money; and $14 credit, which were received for use of money. Its debit balance is a loss, and must be extended to the loss column.

(Continued on page 23.)

DEPARTMENT OF

COMMERCIAL LAW

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Contracts.

NO. 1. IMPORTANCE OF SUBJECT. DIFFERENCE BETWEEN CONTRACT AND AGREEMENT. EXPRESS AND IMPLIED CONTRACTS. THE CONSIDERATION.

The law of contracts lies at the foundation of nearly every branch of the law. It is, therefore, the first and most important subject not only for the law student, who is studying law for the purpose of practicing, but for the layman, who wants to understand in a general way his legal rights and obligations.

We are making contracts day by day, usually unconscious of the fact. When I hail a street car and it stops for me and I step aboard, I enter into a contract with the corporation that owns and operates the car, for a breach of which I am liable in damages, as is the corporation. Every time I buy something in a store, no matter whether it be a steam engine or a pin, I am making a contract. In hiring servants and agents, in renting and subletting property, in buying provisions for my table, in buying tickets for an entertainment — in fact, in almost every act that is not purely social in its nature, I am entering into a contract. Indeed, business is but another name for the making and executing of contracts. The importance, therefore, of one's knowing at least the general principles of contracts is evident.

Some persons use the words "agreement" and "contract" as synonymous, that is, as meaning the same thing. A contract is always an agreement, either expressed or understood, but an agreement is not always a contract. I may make an agreement with you to spend the evening at your home, but that agreement is not a contract. I am bound by the rules of etiquette and good morals to fulfill the agreement, but I am not bound by the law to fulfill it, and in case I do not fulfill it, I am not bound by the law to suffer damages by reason of my failure; nor could you go into a court and compel me to fulfill it.

Therefore, one distinction between a contract and an agreement is that the former is an agreement enforcible at law, that is, an agreement that the law will either compel me to perform, or will compel me to pay damages for failing to perform, while the latter is not so enforcible.

Another distinction between an agreement and a contract is this: The law says that in a contract a man contemplates legal relations, that is, he intends to put himself under legal obligations, and in an agreement he does not so intend, his purpose being merely to bind himself by a social obligation. We have nothing to do in these talks with merely social obligations; we treat only of such engagements or agreements as the law holds binding.

We distinguish, too, between kinds of contracts; for instance, a contract may be express or it may be implied. An express contract is one where the terms are expressed or stated, either orally or in writing. An implied contract is one where the facts in connection with the matter are such that the law will infer certain things. If I go into a store where I have credit, take up an article, and say to the clerk, "I will take this. Charge it to me," the contract is not an express contract; there is no price set, no time of payment indicated, no promise of payment. The law, however, infers that I have made a promise to pay a reasonable price for the article in a reasonable or the customary time.

We often hear it said that a contract is not good without a "consideration," or that a contract must have a "consideration" to support it. The meaning of this is simply that a promise cannot be enforced in law unless something is paid or promised to be paid for the promise, or unless the person to whom the promise is made has done something or suffered some loss by depending on the promise. If I promise to make you a present and fail to do so, you cannot hold me in law accountable for breaking my promise, no matter how much inconvenience or unhappiness it may cause you. If, however, I promise to do something for you or give you something in consideration of your paying me something, no matter how small, or doing something for me, or suffering some loss, I can be held to the promise. It is in this sense that the law requires that in order for a promise to be binding, it must have a consideration — another word for price

It used to be said that whenever a promise was under seal, that is, where it was in writing and the promisor attached to his name his seal, the law would forbid the promisor from denying that there was a consideration. In other words, the fact that a seal appeared on the promise was evidence conclusive that there was a consideration received, and in a suit at law to compel the performance of the promise the promisor could not bring in evidence to the effect that he had received nothing for the promise, and therefore was not bound by it. Our present law, however, has almost wholly done away with this fiction. Now the consideration of a promise may be inquired into, whether it be under seal or not.

It must not be thought that in order to support a promise the other party must necessarily *give* something or *promise* to *give* something. If he is to lose or suffer something or promise to give up something, the consideration is a valid one. If I promise to give you a hundred dollars if you stop smoking for six months, and, depending upon my promise, you do stop smoking for six months, I am bound to pay the one hundred dollars. In this case you have not given anything or promised to give anything to me, but you have suffered a loss, or have given up something, depending upon the promise. It has always been held that a promise is a good consideration for a promise, that is, my promise to do something for you, if given in exchange for a promise by you to do something for me, makes a valid contract. The most common example of this sort of a contract is the marriage contract, under which each party promises, and the promise of each is a consideration for the promise of the other.

Sometimes it is not an easy matter to determine whether the contract has a consideration or not. It should be understood that where one is already bound in the law to do a thing, his promise to do that thing is not a sufficient consideration to support a contract.

Suppose, for instance, that you owe me a hundred dollars and the debt is overdue. I say to you, "If you will pay me the hundred dollars you owe me, I will give you the rent of a house free for a month." Depending on my promise, you pay me the hundred dollars, and I refuse to give you the house. Am I justified in law in refusing? What is the consideration for my promise to give you the house free for a month? It is the doing by you of something that you are already bound to do; therefore the law says there is no legal consideration, and it will not compel me to let you have the house.

Suppose that you have minor children and you do not support them, as in law you are bound to do, giving them food, shelter, medicine, and education such as is reasonable considering your abilities, etc. I say to you,

(*Continued on Page 26.*)

DEPARTMENT OF

TYPEWRITING

A. C. VAN SANT.

OMAHA, - - - - - - - - NEBRASKA.

Typewriting Contests in Schools

BY ELIZABETH VAN SANT.

Interest, attention, a proper spirit of rivalry, and a desire for the good opinion of teachers and fellow students are strong incentives to effort in all kinds of study. By the laws of nature mankind is fond of demonstrating physical prowess. In few studies can excellence be so quickly and so clearly shown as in typewriting. In a typewriting contest there is enough of physical effort, combined with intellectual effort, to make it delightful and interesting. No other contest in a commercial school can be made so attractive and so conducive to the best there is in the student. Results are so easy of comparison and so unmistakable that there is no difficulty in determining the relative merits of the work.

The advantages of periodic typewriting contests in a school are many, if the contest is conducted on the proper lines. They accustom the students to doing their best under trying conditions. They arouse interest of the students and induce them to put forth their best efforts to gain in both speed and accuracy. They give the teacher a definite idea of the capacity of the students, of their speed, accuracy, the quality of their touch, and of their self-control. But in order to possess these advantages the test must be one of accuracy as well as of speed. The moment this qualification is in the slightest degree lowered, the contest becomes a menace rather than a benefit to the school.

The following is an outline of the method in which the contest has been conducted for many years in the typewriting department of the writer. It is capable of much variation to suit the needs of any particular school.

THE PARTICIPANTS.

All students are required to write in the contest as soon as they complete the lesson teaching the use of the capital letters. The length of time required to reach this point varies from three to six weeks. Every student present is expected to write unless specially excused.

WHEN HELD.

Every Friday morning during the entire school session the contest is held. The students expect it and anticipate it with keen pleasure. They are often seen beforehand writing some speed exercise or practicing some specially good finger movement. Three tests of three minutes each are given with each class.

MATTER USED FOR CONTEST.

Selections containing a trifle over two hundred words are specially prepared in reduced typewriter type, with the lines properly spaced so as to avoid the use of the release key. This matter is new each week, and of course entirely unfamiliar to every one. All students are furnished with the same matter. The selections are taken from ordinary magazines and books, no effort being made to eliminate difficult words. In this kind of work students should not be misled as to their ability, as they would be if easy selections were always given them. They should be given a fair idea of what they can do on ordinary matter.

DISTRIBUTION OF PAPERS.

Three sheets of paper of a quality good enough to admit of copying in a letter-press book, together with a copy of the selection chosen, are given to each student. The selection is laid face down on each desk, and no student is allowed to look at it until all are ready to write. The name and date are written on the first sheet, and the students are ready for the first test. They are then given the signal to turn the copies and adjust them in the copy-holders. By this method no one has an opportunity to familiarize himself with the matter to be written.

METHOD OF TIMING.

At the tap of the bell all begin to write, and continue for three minutes, stopping at the second tap of the bell. Another paper is then adjusted, and the name and date written as before. On the second and third test the students begin at the beginning of the selection, writing the same matter over. After the completion of the third test the papers are collected, together with the cards containing the selections.

CORRECTING THE PAPERS.

The first part of the correcting can be done by some student quite as well as by a teacher. If the teacher wishes to get the best possible idea of the work of the various students, every error should be marked by a line under the word containing the error. All papers containing errors are separated from the perfect papers. The teacher can then simply glance over the imperfect work to see the quality of the writing of the different students. The papers in which no errors have been found should then be carefully read a second time by the teacher.

THE BULLETIN.

On Monday morning a bulletin is posted giving the names of all who have written without error in the contest, together with the number of words written. The names are arranged according to the speed, the name of the writer of the greatest number of words appearing at the top. This bulletin is the center of interest before the opening of the morning session.

RECORD OF CONTEST.

A letter-press record is kept of the bulletin and of the perfect papers each week. The students themselves do the copying, and take a special pride in having their names in this permanent record.

"TO BE OR NOT TO BE."

Yes, that's the question which confronts *you*, and it is the same that has confronted others. It may mean "*to be*" up-to-date "*or not to be*." The way to be up-to-date in our profession is to know that profession. The *one* way better than any other is to study it. This can be done best by reading carefully compiled professional literature such as we aim to present in the columns of THE BUSINESS EDUCATOR.

Perhaps you know of some one who is not a reader of THE BUSINESS EDUCATOR. Then tell us his or her name and we shall gladly mail a sample of our monthly product. A little missionary effort sometimes accomplishes much good, and in this case in particular it costs so very little—a postal—a sample copy, perhaps a letter thrown in, and—and—one more subscriber which means one more wide awake member of our profession.

Bookkeeping and Accounting — Continued from page 20.

We find that merchandise account has an inventory of $1200, (sometimes inventories are liabilities, but in this balance sheet they are both resources) which we shall place in the resource column, in red ink; and, on separate paper, add the inventory (unsold merchandise) to the credit side of merchandise account, $2700. (Sold merchandise). The sum of which is $3900. The gross worth of merchandise account, sold and unsold. The debit side $3400, is the total cost; the balance will be $500, a credit excess or gain on this account. Carry this amount to the gain column.

Essex office building account has an inventory of $5000, which we place in the resource column, in red ink, and on a separate paper add it to the credit side, $200, which is the amount produced as rentals; this sum $5200, is the gross worth of the property to us. The debit side, $5000, is the total cost, its credit balance $200, is gain; extend this amount to the gain column.

The expense account shows a debit balance of $116. This amount was paid for light and heat, for which we received no direct value, therefore, is a loss; carry this amount to the loss column.

Draw single ruling across and foot up all columns, then place the difference between the loss and gain columns, $1076, on the smaller side in red ink to make them balance. On the same line to the left in the same column write the proprietor's name in red ink with the words "net gain;" foot and double-rule the loss and gain columns.

We are now ready for L. F. Noble's proprietor account, which shows a credit balance of $10,000. Mr. Noble furnished this capital at the beginning of the business, therefore the business owes him this amount, in addition to the $1076, net gain. Write "L. F. Noble's capital" in black ink, in the same column on the second line, below the words "net gain" and in the second amount column $10,000; on the next line below, in black, the words "net gain" and $1076, under $10,000. Single-rule underneath these amounts, but do not foot. This sum, $11,076, is an additional debt that the business owes, not as a liability to others, but to the proprietor, therefore, $11076, the present worth added to our liabilities must equal our resources, because in the resources are included all that we have on hand, and what others owe us. On the next vacant line, in the same column, write in red ink "L. F. Noble's present capital," and on the same line in the liability column the amount, $11076. Foot and double-rule the liability and resource columns.

NOTE: When red ink is not used, as is the case in many business houses, place the inventories in small figures with their account in the same column before extending.

I submit for solution the following problem, and trust that many of the readers of THE BUSINESS EDUCATOR will forward solutions.

H. O. Wayne and Geo. R. Hart are partners, sharing gains and losses equally. They invested as follows: $2550 and $3000, respectively. At the end of the first year their accounts stand as follows: purchases, $6075; sales, $7000; purchase returns, $425; sales returns and allowances, $1110; cash, $675; bills receivable, $1490; accounts receivable, $4830; accounts payable, $945; real estate Dr., $9000; Cr., $8500; bills payable, $650; railroad stock Dr., $950; Cr., $900; bank stock Dr., $1000; expenses Dr., $700; commission, Cr., $1618; interest Dr., $24; Cr., $132; freight on purchases, $66.

Inventories: Railroad stock, $200, bank stock, $900; interest accrued on bills receivable, $115; rent unpaid, $350.

There is a doubtful note on hand, $500; on which Wayne offers to stand a loss of $50. Hart takes the note on this basis. No cash changes hands.

They admit Wood a ⅓ partner, upon his paying into the business cash to entitle him to such interest, $500, and to the old partners a cash bonus of $500. Wayne & Hart agree to equalize their capital on the books of the firm, and settle the difference between them in the division of the bonus.

Required 1st. Entry to adjust doubtful note; 2nd. Trading and profit and loss account; 3rd. Balance sheet; 4th. Entries to admit new partner, and equalize old partners' capital on books; 5th. Share of bonus Wayne & Hart should each receive.

SOLUTION OF PROBLEM GIVEN IN NOVEMBER ISSUE.

A's contribution to the purchace 2-5 or	$2400	
B's contribution to the purchase 3-10 or	1800	
C's contribution to the purchase 3-10 or	1800	
Total		$6000
1-4 of purchase sold for	2000	
1-4 of purchase cost	1500	
Gross profit	500	
Less drayage by A	18	
Divisible profit		482
A's share of gain 2-5	192 80	
B's share of gain 3-10	144 60	
C's share of gain 3-10	144 60	
Total		482
Balance of coffee on hand at cost	1500	
Each partner's contribution 1-3 or	1500	
A therefore should receive:		
1st from original contribution	900	
2nd 2-5 share of gain	192 80	
3rd amount paid for drayage	18 00	1110 80
B should receive:		
1st from original contribution	300	
2nd 3-10 share of gain	144 60	444 60
C should receive:		
1st from original contribution	300	
2nd 3-10 share of gain	144 60	444 60
Total		$2000 00

The Fine Art of Shading.

L. H. HAUSAM, AUTHOR OF THE NEW EDUCATION IN PENMANSHIP, SALT CITY BUSINESS COLLEGE, HUTCHISON KANSAS.

Having mastered to a degree, the matter of location, the next step is to control the shaping of the shade. This requires more careful study and practice. First, let it be noted that all shades in the capital alphabet have one common characteristic, and are governed by one common rule, viz: THE SWELL OF EVERY SHADE SHOULD BE ON THE OUTSIDE OF THE CURVE. The importance of this rule will readily be understood after a study of Fig. 3. Note the difference between the letters marked *a* and *b*. In *a* the shade has the swell on both sides, which has a very displeasing effect on the loop (*x*) which the shaded stroke helps to form. Study the inside form of this loop and note the break of harmony caused by the bending of the left side. A shaded loop or oval should have a perfectly symmetrical shape when the inside edge of the shade is considered as part of the oval or loop outline. Fig. 4 will illustrate my meaning still more fully. The light oval *a* and the inside of the shaded oval *b* are of practically the same form, while if the shade had had the swell on both sides as indicated by the dotted line, the symmetry of the oval would have been greatly damaged.

The finishing quality or element of the shade, grace, is secured by using a firm, rather quick motion in making the shade, and, therefore, after the proper location has been established and the proper shape has been mastered to a degree, both of which should be striven for with a slow motion, the third quality, grace, is added by simply increasing the rate of motion.

TIME REQUIRED.

The learner will be interested in knowing about how much time will be required to establish any one or all of the qualities referred to, and I will say that with the proper exercise of care it need not require more than the making of one hundred efforts to master the first essential, location, quite well enough as a starter. The chief point is to work with the proper care and intensity of effort, concentrating the whole power of the mind on the one purpose and on each individual effort, fixing the eyes on the task with an unwavering aim. The second essential, shape, will require, perhaps, three hundred to five hundred individual efforts of the intense kind already mentioned to secure sufficient control for first purposes. The third element requires an indefinite amount of work depending upon the worker and the method of working, but a painstaking, earnest student who has already perfected a free movement of sufficient scope, may hope to do inspiring work in ornamental writing after ten hours work on each shade. Of course, after having laid such a foundation, in this apparently incredibly short period, the great field of penmanship lies before him, and to compass its mastery in any absolute sense is beyond the dreams of experts as yet.

THE SECRET OF SHADING.

The shades described in the foregoing should not be made by pressing down on the pen but should be produced by gripping the holder with the fingers. The pressing down method is responsible for the double swell which should be avoided, while by the gripping method the nibs of the pen may be made to act individually and thus it is that the nib running on the inside of the curve while making a shade, continues on an even course, while the one running on the outside of the curve is made to produce the desired swell. This little accomplishment constitutes the line of demarkation between the real expert and the ordinary penman in executing ornamental writing, and is a point well worth studying and mastering. It is a point that cannot be well described and must be experimented with and sought after earnestly. It will be found quite easy to use this method occasionally, even from the start, but to master it requires much painstaking labor. In undertaking the mastery of the second essential spoken of in the foregoing, the one great aim should be to produce the shades by the gripping method, and if the learner, after four or five hundred efforts, finds that he is using this method with some degree of confidence, he may feel that he has accomplished much toward laying a good foundation for future progress.

W. M. Carpenter, Troy (Now St. Louis) | J. V. R. Chapman, Rochester. | W. H. Clark, Brooklyn. | Henry G. Spencer, Poughkeepsie (later of Washington) | Samuel Bannister, Philadelphia.

D. R. Lillibridge, Detroit (later of Lincoln, Neb.) | L. A. Gray, Portland, Me. | J. H. Golosmith, Detroit. | E. R. Felton, Cleveland | Vacant Chair in Honor of P. R. Spencer who had rece

THE WORLD'S FIRST BUSINESS EDUCAT

No. 8—First Business Educators' Meeting.

The fine old group picture at the head of this page, like the one which appeared in the December Business Educator, is from the collection of Mr. John R. Carnell, of the Albany N. Y., Business College, by whose courtesy it is reproduced. This shows all the men who attended what was unquestionably the first organized assemblage of commercial teachers with a pre-arranged program ever held in this country, and doubtless anywhere in the world. The place of meeting was the Bryant & Stratton Business College (now The Packard Commercial School), New York City. Date of assembling July 13, 1864.

Six months previously (Christmas week, 1863) there had been at the same school a more or less informal conference of local principals connected with the Bryant & Stratton chain. Mr. Warren H. Sadler, of Baltimore, had a group photo of this conference, but unfortunately lost it in the late Baltimore fire. Has any one else a copy? I have searched carefully through the great mass of Packard documents I have, but find no photo or any reference to one. Mr. Sadler attended the 1863 conference, but was not present at the 1864 meeting. When I sent him a print of this group recently he wrote me that he had been of the impression for many years that he was present at that meeting and was surprised to learn from the photograph that he was mistaken. To Mr. Sadler, Mr. Carnell and Mr. L. L. Williams I am particularly indebted for identifications of the men represented in the above group. There are no differences of opinion between the three except in number nine (counting from the left) and number eighteen (next to last). I have looked into this matter very carefully and think there is no doubt that number nine is Lemuel Bannister, Philadelphia, and number eighteen G. Smith, Jr., Burlington, Vt. It may be said here that the correct initials of the man on the extreme right in the group, published in December Business Educator, are J. S. and not L. H. as given.

ANOTHER PASSED BEYOND.

It was a mistake to include Austin W. Smith, who was number three in December group, among the survivors. Mr. Smith retired from his school work at Meadville, Pa., in 1888, and removed to Ohio, where he died December 23, 1904. This reduces the number of survivors to four—L. L. Williams, John R. Carnell, Warren H. Sadler, Robert C. Spencer. These four living of the eighteen which comprised the group still preserve unbroken ranks in the picture—so that the peculiar coincidence noted in the December Educator is not disturbed.

H. D. Stratton, Chicago. E. G. Folsom, Albany. John R. Penn, Cleveland. Robert C. Spencer, Milwaukee. G. Smith, Jr., Burlington, Vt.

H. B. Bryant, Chicago. S. S. Packard, New York. J. C. Bryant, Buffalo. E. W. Mason, Providence. W. H. Whitney, Newark.

5' CONVENTION, NEW YORK, JULY, 1863

I want to tell you in this connection that the cut above represents a lot of work as well as a good deal of money. The photograph (about three feet long, originally in two sections), was so faded in parts that it was difficult in some instances to recognize any expression of the features. One or two subjects were so dim as to make the appearance of so striking a feature as a beard somewhat uncertain. Several attempts at reproduction were failures, and the final excellent result is a genuine triumph of the photo-engravers' art—in producing by fine lens and skillful hand manipulation much detail that had been absolutely lost in the photograh so far as the unaided eye could detect.

YOUR GIFTS TO THE ALTAR?

I am encouraged by the success of this experiment to repeat the request that if any of you have in your possession old photos which have any appropriate connection with the history of business education, however dim or damaged these photos may be, will you kindly drop me a line and if practicable send the photos for inspection? It would be a world of pity, for example, if the group portrait of the 1863 meeting, which Mr. Sadler had so recently as the Baltimore fire, should be lost to us and to posterity. Who has another copy? Who has a copy of the "insurgents," who under the leadership of Robert C. Spencer, held an independent convention at Cleveland in 1866, at the same time and place of the regular convention of the loyal Bryant & Stratton principals? Surely someone has preserved a photograph, and this particular photo by the way was engraved by hand and appeared in more than one contemporary publication, but I have not been able to run down a copy.

Besides group portraits any photograph of either a man, building or any object that is associated with commercial school history of these olden times; also documents, old journals, etc., would be of interest and value in connection with my sketches. Mr. F. J. Toland, of the Wisconsin Business University, La Crosse, Wisconsin, kindly sends me print of old Chicago, showing the Bryant & Stratton College Building. This, however, is so obscure in the tangle of other buildings that it could not be reproduced to advantage.

While in this vein I wish to ask every one who is following these articles, particularly the members of the Old Guard, to correct any errors that may appear, and to call my attention to the omission of any important event from its proper chronological order. Let's all get together and make an authentic history of business edution in America.

Merry Christmas!

Mr. F. W. H. Wiesehahn of St. Louis, the well-known penman and handwriting expert, died Sunday afternoon, December 9, at his home in St. Louis from Bright's disease, induced by excessive smoking, having been ill about five weeks, aged 56 years.

Mr. Wiesehahn was one of the best known residents of North St. Louis, where he was born and lived.

When a young man he promised his mother that he would not marry while she lived, but would devote his life to her, and he kept his promise to the end. He had thus been his mother's companion, who is still living at the age of eighty-six years, ever since he was twelve years of age, when his father died.

He first developed a passion for writing when but six years old. He left school at the age of thirteen, after which he completed his education by himself. He became a bookkeeper and then taught writing, and at one time conducted what he termed the Wiesehahn Institute of Art Penmanship.

He became quite well-known as an expert in questioned handwriting, and figured in many prominent cases, one of the most notable of which was that of the trial and conviction of Walter H. Lenox Maxwell for the murder of Charles Arthur Preller, which occurred probably a dozen years ago.

At one time he gave up his art penmanship to enter politics, serving for four years as chief clerk in the office of the collector of internal revenue.

Mr. Wiesehahn possessed a personality somewhat peculiar and out of the ordinary. And his penmanship was of a like nature. His chirography was characteristic for its freedom and unconventionality. Boldness, in the formation of capital letters, was a unique feature of his writing.

He was quite a pen artist, and a lover of pictures, fine art pottery, etc., his den being well filled with treasurers of this sort.

Law—Continued from page 21.

"If you will treat your children for a year as you are bound in the law to treat them, I will give you five hundred dollars." You accept the arrangement and provide your children with clothing, medicines, education, etc., as in law you are bound to do, and then ask me for the five hundred dollars, and I refuse to give it to you. You bring suit against me. My lawyer in court pleads that you were in law already bound to do the things which you promised to do. The court agrees with him, and the case is dismissed.

You start to build a house for me, under a contract to complete it for a certain amount. Before you finish it, you find you are going to lose money. You say, "I will not finish it unless you pay me $500 more." I make a promise to do so, and you finish the house. The question arises as to whether I am bound to pay the extra price that I have promised. In good morals I may be bound to; in law, I am not.

[To be Continued.]

Salaries Paid to Commercial Teachers in New England High Schools.

This is part of a report made Oct. 27, '06, to the New England High School Commercial Teachers' Association, at their convention in Simmons College, Boston. The information was collected directly from school superintendents in October. Mr. E. E. Gaylord, of Beverly, Mass., who was chairman of the committee that made this report, is also the aggressive manager of the National Commercial Teachers' Agency, and since Mr. Gaylord gathered this material at his own expense and furnished it free of charge, we deem it but fair to say that his agency filled the positions in the list that are marked with a star. —Editor.

Note. The letter "m" indicates a man teacher, and the letter "w" represents a woman teacher. Teachers whose principal work consists of giving instruction in shorthand, or typewriting, or both, are shown by an "s."

CONNECTICUT

Ansonia	
No com'l dept.	
Bridgeport m	$1200
w	750
Bristol w	800
Danbury m	800
Danielson w	650
Hartford m	1800
m	1050
m	800
Meriden *m-s	1300
*w	600
Middletown	
No com'l dept.	
New Britain m	$1400
w-s	850
New Haven m	1400
w-s	750
w-s	550
Norwich	
No com'l dept.	
Putnam w	700
South Norwalk m	800
Stafford Springs w	$540
Stamford m-s	1500
w	800
Thompsonville w	500
Torrington w-s	650
w	550
Wallingford w	700
Waterbury w	950
w	850
w	650
Willimantic w	700

MAINE

Auburn m	$850 to $1200
w	450 to 700
Augusta	
No com'l dept.	
Bangor m	1200
w	700
w	700
Bar Harbor *w	$600
Bath m	1000
Calais w	550
Eastport m	750
m-s (part time)	230
Gardiner w	324
Lewiston w	750
Lewiston w	$550
Portland	
No com'l dept.	
Rockland	
No com'l dept.	
Saco m	1000
w-s	500

MASSACHUSETTS

Adams w	$650
Andover w	800
Arlington m	1000
*w-s	750
Athol w	650
Attleboro w	$1000
Baldwinsville w-s	150
Barnstable w	600
Barre w	500
Beverly m	1500
Beverly *m (pen'nship)	$1200
*m-s	1100
*w	750
*w-s	700
w	550

BOSTON

There are now 14 men and 16 women employed in teaching commercial work in the various high schools. The salaries are according to a fixed schedule as follows:

Masters (men) who are heads of departments; first year $2340, annual increase $144, maximum $3204

Masters (men) appointed before June 1, 1906 3060

Junior-Masters (men) appointed before June 1, 1906; first year $1476, annual increase for eleven years $144, salary for the twelfth and subsequent years with the rank of Master 3060

Junior-Masters appointed after June 1, 1906; first year $1476, annual increase $144, maximum $2628

Assistants (women) first year $972, annual increase $72, maximum 1620

Special Instructors for commercial department (men) first year $1200, annual increase $120, maximum 2040

Special Assistant Instructors for commercial department (women) first year $900, annual increase $72, maximum 1548

Requirements for certificates are the same as for other high school teachers, except that commercial teachers do not have to be college gradnates. Examinations are in April.

Brimfield w	$450
Brockton m	1500
w-s	800
w-s	700
Cambridge m	1600
w	700 to 950
Chelsea w-s	1000
w-s	300
Chicopee w	750
Clinton w	600
w	$3 per day
Cohasset w	750
Danvers w	900
Dedham m	1100
Everett m	1500
w-s	900
w-s	$500 to 750
w	550 to 750
Fairhaven w	900 to 1000
Fall River m-s	1600
m	900
Fitchburg *m	1000
w-s	800
w	700
Foxboro w-s (special)	120
Framingham w	700
Gardner w	850
w	550
Gloucester w	900
w	750
w	400
Greenfield	
No com'l dept.	
Haverhill *m	1200
w-s	600
Hingham w	800
Hopkinton w	650
Hudson w	550
Huntington w	440
Hyde Park w	$700
w	400
Ipswich w	750
Lawrence w	600 to 900
Lowell m	1500
m	1200
m-s	1200
w	800
w	800
Lynn m	1700
m	1100
w-s	1100
w-s	900
Malden m	1400
m	1000
w	900
w-s	900
w-s	750
Mansfield w	650
Marblehead w	500
Marlboro w	$650 to 725
Medford m	1000
Melrose *m	1200
w-s	750
Methuen w	500
Milford w	700
Milton w-s	750
Natick w-s	700
Needham w	550
New Bedford m	1700
w-s	900
Newburyport m	1100
Newton m	1900
w-s	850
North Adams w	800
w	600
North Attleboro m	900
North Easton w	850
Norwood *w	600
Orange w	$700
Peabody m	1300
w-s	600
Pittsfield m	1200
w	760
Plymouth w	700
Provincetown w	600
Quincy w	800
w	800
w	700
Reading w-s	750
w	500
Revere w	750
Rockland w	600
w	400
Salem w	1200
w	800
w	600
Sheffield w	440
Somerville w	1000
w-s	1000
w-s	1000
w-s	850
w	650
Springfield m	2300
Assts.	$750 to 1300
Swampscott w-s	600
w	600
Taunton	
No com'l dept.	
Wakefield m	1200
w	400
w	250
Whitman w-s	700
Walpole w-s	600
Waltham w	800
w	700
Ware w	550

MASSACHUSETTS—Continued

Watertown w	$750	West Springfield m	$800	Winthrop *m	$1100
Webster w	600	Weymouth w	700	w-s	750
Westfield m	1500	Whitman w	700	Woburn w	750
w-s	800	Winchendon *w	650	Worcester 2 w	1050
w	700	Winchester w	900	2 w	700

NEW HAMPSHIRE

Berlin w	$550	Keene w	$650	Nashua	
Concord w	800	Laconia m	500	Not reported.	
w	750	Manchester m	1000	Portsmouth w	$800
Dover *m	1000	w	700	Rochester m	600
w-s	500			Warner *w	150

RHODE ISLAND

Auburn m	$1200	Providence		Hope Street High w-s	$900
Bristol m-s	600	English High 3 m	$1500	Valley Falls w	550
Central Falls m	650	w	1200	Warwick m	1250
East Providence m	760	Manual Training High		w	600
Newport w	950	m	1500	Westerly w	800
Pawtucket m	1200	1 w (typewriting)	500	Woonsocket m	1100
w-s	650	Hope Street High *m	1300	w-s	550

VERMONT

Barre w	$800	Montpelier		Rutland *m	$850
Burlington		No com'l dept.		w-s	550
No com'l dept.					

Concerning the Ames Testimonial Fund.

At the time of the Johnstown, Pa., disaster, a sympathetic and generous professional friend wrote to Mr. D. T. Ames, then the proprietor of the Penman's Art Journal, enclosing a liberal remittance, suggesting that Mr. Ames open a subscription fund for the flood sufferers. Mr. Ames contributed and announced the plan to the profession through the Journal with the surprising result that his own and that of his friend were the only contributions received.

Our own recent experience concerning the Ames Fund is not such a frost as was that of his, but it has not been a big success. The number of persons contributing has been but about one-tenth as many as anticipated, and inasmuch as quite a number desired that their names be not published, we have concluded to communicate with each contributor concerning the persons who contributed and to give the total remitted.

Liberal remittances were received from the old "Journal" and Ames & Rollinson staff, revealing that those who knew him best and had been most closely associated with him believed in the worthiness of THE BUSINESS EDUCATOR'S call and responded accordingly. And other remittances came from some who themselves had lost practically all but felt that they were less poor or more able to earn than he, and who, too, recognize the splendid services he has rendered to our profession, and desired to say so in something more substantial than words.

The entire amount received has been forwarded to Mr. Ames with the kindest sentiments and best wishes of all who responded to the call.

THE PUBLISHERS.

The Sir Isaac Medal.

Our readers will no doubt be interested in seeing a photographic reproduction, which is two-thirds the actual size, of the $150 Championship Gold Medal for speed and accuracy in shorthand writing which will be competed for at Boston, Mass., in March, 1907, in connection with the annual meeting of the Eastern Commercial Teachers' Association. This medal, which is given by Pitman's Journal, is made of 18 and 22 carat gold, hand carved and weighs 3½ ozs. This competition is open to all writers of the Isaac Pitman system who have commenced the study within the limits of the continent of North America. Intending candidates must enter their names with Isaac Pitman & Sons, 31 Union Square, New York, at least one month before the date of the Boston meeting.

The subject of this sketch, Mr. F. F. Musrush, did just what other men in his line had to do to be successful, viz: come to his usefulness by way of the old farm.

He alighted on this planet in the vicinity of Illinois in 1870, and amused himself during his early days by the usual country calisthenics. Seeking something better than farm life he entered the Illinois State Normal University in the fall of 1888, where he found plenty to do in mastering his chosen studies for the next two years.

During the years of 1890 and 1891 he taught school in rural districts. In Sept., 1892, he entered Dixon College, Dixon, Ill., where he completed the Post graduate Scientific Commercial Course in 1896, receiving the degrees of B. S. and M. Accts.

He soon became a member of the faculty of the Perry Normal School, Perry, Iowa, from which he received a better and more lucrative appointment in the Highland Park College of Des Moines. He soon shifted his position to join the office force of the Banker's Life Insurance Co., but, finding office work too confining, he accepted an election as supervisor of writing and drawing in the west side suburban schools of Cleveland, which position he is filling creditably at the present time.

During his seven years in this position he has been honored by a request to read papers before the Department of Business Education of the N. E. A., and the National Penmanship Teachers' Association, and has been honored by the last named body as its Vice President (1902) and President (1906). He is now a member of the Advisory Council of the National Commercial Teachers' Federation.

His pupils have shared honors with him in awards in three national penmanship exhibits of rapid business writing.

He is a Royal Arch Mason and Knight of Pythias, and has represented his K. of P. lodge at the last three conclaves.

He is a man of earnest effort, clear in his methods and thoroughly progressive in his work. He is active in anything educational, a regular attendant at meetings of such nature, and may be found on the logical side of all questions educational in their purpose.

J. O. G.

Arm Movement.

A recent visit to the public schools of Circleville, O., revealed the fact that arm movement, pure and simple, was being taught to all pupils from the little six year old tots to those entering the high school, and, what is still better, almost all pupils were *using it* in all written work. The little folks begin by making the minimum letters a half inch or more in height, gradually diminishing the size each year as the skill and speed increases. The supervisor, Mr. H. Van Riper, is securing results without noise, and his teachers are following his leadership most enthusiastically and successfully. You'll see and hear more of this work before long.

ASSOCIATION AND CONVENTION COMMENT, COMMUNCIATIONS AND ANNOUNCEMENTS

This Department is Dedicated to the interests of the Federation, Associations and Conventions of the Commercial Teaching Profession. Officers of these Organizations are Cordially Invited to Communicate with the Professsion through this Medium of Publicity and Progress.

Communications should be received in Columbus by the first of the month preceding date of publication. However, they may be received as late as the tenth, and in cases of important program announcements, as late as the fifteenth of the month.

Are You a Member?

Are you going to attend the Federation? or have you been at the Association? are not, after all, the most important questions, but rather "*are you a member*"? That is to say, are you supporting the convention idea? Or are you, by failing to become a member, supporting the stay-at-homes—the ones who do not believe in up-to-date ideas; clean, clear-cut policies; and stronger schools and courses?

It is out of the question for all, or even a majority, in our profession to attend the Federation or leading Associations even once a year, but it is possible to become a full fledged member in at least one of the sectional associations and the National Commercial Teachers' Federation.

And the vital part is not to join this year and then drop out next year, but to *retain* your membership the same as you would in the church, lodge, or club. These associations cannot grow and prosper as they should without having on their membership rolls more names by far than they have regularly attending members.

Now that Official Reports containing all of importance that is said and done are being printed and furnished free to members, there is more incentive to the non-attending person to become a member, and consequently no good excuse for any one to not become one.

Are you a regular member? If not, don't you think you would feel better to have your name on the honor roll? And would not a certificate so stating be a good thing to hang in your office? Enclose the necessary fee today to the right official, and if you don't know who it is just write The Business Educator to find out or send along the money and in due time you will receive a receipt from the authorized official to the effect that you have paid your dues and are now a member of the organization designated.

Do not think for a minute that The Business Educator is getting paid for this promotion business, except that it gets paid indirectly by subscription patronage for service rendered to each and every individual subscriber.

We sincerely believe the convention idea is right and that associations elevate the standard of our profession, and we therefore cheerfully devote space to such matters.

Don't wait for the convention to meet to enroll, but do so *now*. Remember, membership is the essential thing; but attend if you can.

Railroad Rates.

National Commercial Teachers' Federation.

The same arrangements have been made for R. R. transportation as heretofore.

Please note the following rules governing sale of tickets.

First. Each person must purchase, not earlier than December 23 and not later than December 28, a first class ticket, either limited or unlimited, to the place of meeting, for which he must pay full fare and upon request the ticket agent will issue to him a standard certificate of such purchase, properly filled out and signed by said ticket agent.

Second. If through ticket cannot be purchased at the startling point, the person will purchase of the nearest point where such through ticket can be obtained and there purchase through to place of meeting, requesting a standard certificate.

Third. This certificate is absolutely necessary if you are to secure a reduction on your return tickets.

Fourth. The special agent of the railroad company will be in attendance on December 28th and all certificates must be turned over to the secretary before that time.

Fifth. Tickets for the return journey will be sold by ticket agent at the place of meeting at one-third of the first-class limited fare to all those holding certificates, providing the number of tickets for the entire convention is 100 or more. There will be no question about the 100 certificates if all the members attending the convention will observe this rule.

Special for Ohio. Owing to the flat rate of two cents per mile in the state of Ohio, persons attending from that state will not be granted reduced rates, but in order to be counted in the 100 certificates necessary to secure the rate, they will either purchase round trip tickets or will take a receipt from the ticket agent from whom purchase is made, showing they have paid full fare going to the convention. These receipts and return trip tickets may then be given in making up the necessary 100.

Please do not fail to observe these rules as it will mean much to those coming a long distance if we fail to secure the necessary 100.

J. C. Walker, Secretary.

Since we dedicate this space to Association interests, why not you dedicate some of your thoughts to fill it and improve that much our profession? Tell us frankly what you think is good and poor about Associations and the manner in which they are conducted. This space is as wide in scope as the continent and is therefore open to all—The Eastern, The Central, The Pacific Coast, and The National. Especially would we solicit timely announcements, articles, etc., from the officers of the various Associations, particularly the Presidents, Secretaries, and Chairmen of Executive Committees. By each in turn "getting busy" as the "spirit moveth," this page can be "kept busy" all the time to the benefit and enjoyment of all.

Penmanship In High Schools.

It is a cause for congratulation that more attention is given to penmanship in High Schools than for some time in the recent past. This is due to the development of the commercial course in the High School, but too frequently attention is given only to penmanship in the commercial department.

And would you believe it if we told you of a city the size of Columbus in which penmanship was not taught in even the commercial departments of the High Schools, much less in the High Schools themselves? What would you think of a Commercial School in which penmanship was not considered?

And what is still worse, wherever you find a commercial department of a High School or a Commercial School which does not teach penmanship as a distinct or separate branch, nine times out of ten you will find that no attempt is made to encourage good writing by having some standard of plainness which must be attained before pupils can hope to be promoted from one department to another, or to graduate.

The old law of "supply and demand" holds good here as elsewhere. If teachers do not demand (much less appreciate) good writing, you may rest assured that the supply will not be good. There is probably no other subject or art in which the average High School teacher is so poor and yet to which they are so superior as writing. Under these conditions it is little wonder pupils do not write better, even though they may have received fair instruction and training in the grades.

H. D. Buck,
Proprietor, Scranton, Pa., Business College.
(Clipped from "The Cranton Times" under heading "Just for Fun")

And as long as this condition obtains in our High Schools, so long will pupils find it necessary to go to the private Commercial School to secure marketable knowledge and skill. For as a rule if the instruction in writing is deficient or omitted entirely, instruction in other *needful* branches is similarly inefficient and lax.

It is questionable whether a teacher in the commercial department should be employed who can not write well and who does not teach practical writing by precept and requirement. And we know of many private Commercial Schools, and not a few commercial departments in High Schools, which refuse to employ teachers who cannot write and teach writing well.

This is the encouraging part. These are the persons who subscribe for penmanship and business educational journals. These are the teachers whose pupils find *desirable* employment, while the pupils who write poorly secure the commonplace positions. It comes nigh being criminal to allow a pupil to go into the business world with a poor handwriting. For there is no other one thing which will so easily secure attention and a position as good writing.

It is high time that a higher grade of writing is required in our High Schools, for so long as the essentials of a practical education are so overlooked and neglected will a large number of pupils of such schools find it necessary to go to the private school before he can hope to secure desirable employment and good wages.

Here's The Business Educator's most hearty congratulations to the thousands who are teaching practical writing, and here are The Business Educator's most humiliating regrets to the few who are yet indifferent and ignorant concerning the art of writing well.

View of Advanced Bookkeeping Department, Spencerian Commercial School, to be used by Publishers and Exhibitors at the Convention of the National Commercial Teachers' Federation, Dec. 26, 27, 28 and 29, 1906

Fonetic Fitlets.

Much of the opposition which any forward movement meets is due to a failure to perceive exactly what its advocates are trying to accomplish. Many of the articles that have been written in opposition to simplified spelling reveal plainly a complete lack of information. To such we would appeal for another mental weighing of the subject, and in that much-used but apt expression of the day would urge: Come! "get busy"—be more pliant—get posted on the *real end* in view. Consider not so much of yesterday and today, but put your shoulder to the wheel for the benefit of tomorrow. Individually, simplified spelling can be brought about without serious inconvenience to any one, and in a way that we will scarcely realize how it was done.

* * * *

Simplified spelling means common sense spelling. All successful business and professional men of broad experience have their business faculties well seasoned with common sense salt. There are no sound, sane reasons why this same simple principle cannot be applied to our orthography.

* * *

A well known writer and lecturer has said, in substance, that so far as this question concerned him individually, he would give it no further thought, but he felt he owed something to coming generations, and by example and influence, intended, as far as possible, to *do* for the sake of the millions of school children of this land, present and future—remembering only too well the sore perplexity of his own boyhood days. And, might we not add, that a great majority of the masses find this same ghost haunting them well into the more mature years of early manhood and womanhood. Has this been your experience?

* * * *

Unthinking, indeed, is he who would not raise his voice to remedy the defects in our orthography, for defects there are, and being so apparent, we fall far short of our duty if we fail to do our part to remedy the defects.

* * * *

If any mental discipline or development was to be gained by drifting along as we now are, then well and good, but no such end *is* gained by persistently insisting that our school-boys and girls should write thorough for thoro, and kissed for kist.

* * * *

On the contrary, it has a tendency to cloud and mystify the child-mind without attaining any degree of development. And really, does this not apply equally to the adult? *Why* should we continue to use such senseless combinations of letters when we can convey the same meaning in a common sense way? Why *not* thru instead of through? Thoroly instead of thoroughly?

* * * *

For some time we have been reading: Program, prolog, catalog, decalog, duet, etc., and yet the world wags along in the same old way. At no distant future date we will read: Thru, thoro, tho, altho, brot, kist, exprest, imprest, etc., and that, too, without any very serious inconvenience, and it will come to pass in such a common every-day way that we will scarcely know *how*, *when*, or by *whom* it was brought about.

* * * *

Some of the papers of stale old London are holding their hands aloof in holy horror that their offspring of the English tongue on this side of the pond should dare to presume to even attempt a reform of spelling, lest, no doubt, it would make it necessary for John Bull to jump into the band wagon, or else take a side seat and watch the procession of the common sense parade file by in a grand progressive column!

* * *

And in justice we must say that some of London's more up-to-date publications are urging the universal adoption of the phonetic spelling, nobly upholding our most honored President for the honest effort he has put forth, by word and precept, to bring about this so-much-to-be desired end.

* * *

What nonsense!—this idea that has been given much space and time by some eminent men—to the effect that ignorant compositors and proof-readers of a century and a half ago are responsible for the conditions now existing. There is no more truth in this than there would be to assert that they are responsible that the reform was not brought about years ago. If a proof reader today should change the manuscript of any one of these eminent men so as to make him appear to use exprest for expressed, you'd hear something that sounded like noise—and that, too, of sufficient strenuousness to awake the dead! The intelligent compositor and proof-reader have helped to make and maintain the reputation of many a man of literature.

* * * *

Our press is foremost in all sane reforms, and we now and here record the prediction that ere long it will set a phonetic spelling pace that will soon whip into line the back numbers who stand listlessly by and firmly say nay.

* * * *

How gratifying to pick up an evening paper, day after day, and in prominent headlines read of some head-master of school or college giving his earnest sanction to the simplified idea—and thus "the ball has been set a-rolling" in thousands of school-rooms, and gaining momentum as it speeds along.

* * * *

Really, it does seem to us that any individual, with his bump of common sense well developed, cannot do otherwise than put his O. K. on the whole phonetic business!

* * * *

Thousands of ad writers are using the simplified forms in their ads. Only a straw, 'tis true, but a straw will indicate the direction of the phonetic wind. By-and-by the mighty oaks of the forest will not be able to withstand the fierce and here-to-stay reform in spelling now sweeping o'er the land.

* * * *

"But it looks bad to the eye, and I cannot become accustomed to it!" Skidoo! you selfish old imp! I'll wager my last summer's straw hat that you have been for some time reading catalogs, pedagogs, prologs, programs, etc.—the advance words of spelling reform—and have never noticed the change after the third reading.

* * * *

Simplified spelling has made greater forward strides during the past ten months than it did during the previous ten years, and after our wide-awake pedagogs get through with the children now in the first grades, and turn them loose upon the individuals now afflicted with that new malady called "sleeping orthography," the latter will "roll along" toward the bottom of the spelling class and remain there in a hopeless tangle—or at least that is what they fear will be their lot if this "phonetic nonsense" is not stopped.

* * * *

Years ago, in its infancy, THE BUSINESS EDUCATOR was an ardent advocate of simplified spelling, and made free use of this common sense salt freely sprinkled through its columns. If ever two men hooked up together in a partnership with more hustling and progressive ideas than Zaner & Bloser, we'd like to hear of 'em—in fact, we'd like to *see* 'em—we're from Missouri!

* * * *

Firmly believing every word of the last paragraph, we will use it as an introduction to this question mark:- Wonder when we will again see phonetic spelling running through the columns of that up-to-the-minute journal, THE BUSINESS EDUCATOR? Soon?

SIMPLIFIED.

The subject of this sketch, Mr. E. E. Admire, has been engaged in our profession about a quarter of a century. We first heard of him as a penman, in which capacity many of our present most successful business college proprietors first demonstrated their worth. From managers of the plow to manipulators of the pen, and then to promotors of schools is, perhaps, not a very direct or logical route, but it is one traveled by not a few.

Mr. Admire was first a penman and teacher, then a solicitor, and finally a school proprietor.

The writer was a recent visitor to the metropolis of Ohio, at which time he visited the Metropolitan Business College which Mr. Admire organized some three years ago and which now has an attendance of upwards of three hundred. It is located in a fine building on the west side with an equipment which averages among the best in our profession. Perfect discipline and enthusiastic work were noticeable on all sides.

About six months ago he organized a new school on the east side, which he named the Ohio Business College, located in the Pythian temple, and in which are upwards of two hundred and fifty students busily engaged in their endeavors to familiarize themselves with the intricacies of bookkeeping and shorthand.

Mr. Admire believes in good writing, and as a consequence has three splendid teachers of penmanship in his employ: C. L. Lanning, G. L. Caskey, and A. Havalin. Mr. Admire himself writes a good "fist."

While Mr. Admire is looking after the outside business and calling on "prospects," he has a most loyal and able lieutenant on the inside in the person of Mrs. Admire whose working hours and enthusiasm seem without limit.

But Mr. A. is something more than a school man; he is a thorough going business man as well. He organized and established a prosperous weekly newspaper on the west side, through the influence of which "The Home Club" was organized in the form of a clean, up-to-date *cafe* where the better class of business men and women of that section secure their noon-day luncheon.

For many years that part of Cleveland has been in need of a first class theatre, and Mr. Admire "got busy," with the result that the "Majestic Theatre," a first class play house, is now nearing completion, he being also one of the directors with Mayor Tom L. and other leading citizens. He is also a member of the Chamber of Commerce, and a Mason.

Not long since he favored THE BUSINESS EDUCATOR with a list of subscriptions numbering two hundred and three; the largest single list thus far received and due acknowledgments for which are hereby extended, with the hope that the future may have in store for him the same ratio of growth and material returns which have responded to his industry and enthusiasm during the past three years.

J. D. BRUNNER.

CHAS. C. CRING.

The Indiana Business College Company.

In the early part of November the Central Business College, Indianapolis, Ind., was purchased by the Indiana Business College Co., J. D. Brunner, president, and Chas. C. Cring, general manager. This company conducts through local representatives, many of whom are stock holders in the Company, the following schools:

Lafayette Business College, Lafayette, Ind.; Logansport Business College, Logansport, Ind.; Kokomo Business College, Kokomo, Ind.; Marion Business College, Marion, Ind.; Anderson Business College, Anderson, Ind.; Muncie Business College, Muncie, Ind.: Richmond Business College, Richmond, Ind.; Columbus Business College, Columbus, Ind.; Central Business College, Indianapolis, Ind.

The company was incorporated in 1903 when there were only two schools in the association, one at Logansport, and one at Kokomo. Since that time they have added one school after another until they now number nine. The schools all seem to be in a prosperous condition and, what is still better, they are doing good work.

With Indianapolis as the headquarters and center, it would seem that conditions were now favorable for the best of success, both financial and professional.

Many people get the Indiana Business College Association confused with the Indiana Business College Company, which is very frequently known as the Indiana Business College Association of business schools, as named above. The Indiana Business College Association is similar to other state associations, while the Indiana Business College Co. is a privately incorporated concern.

It is evidently only a question of time until the Indiana Business College Association will change its name to that of the Indiana Commercial Teachers' Association or something of like nature, as it is now primarily a teacher's organization, although having been organized principally by school proprietors.

Messrs. Brunner & Cring have demonstrated splendid business ability to thus organize, acquire and conduct such a splendid line of schools.

SCHOOL AND PROFESSIONAL

On September 11, 1906, the corner stone was laid for the new Carnegie Library Building in connection with the McPherson Kans., College. Carnegie perhaps never made a better contribution than this library to that worthy institution.

At the end of three months after starting his school, Mr. A. R. Whitmore, proprietor of the Whitmore Business College, St. Joseph, Mo., reports an actual enrollment of 148 students. A very pleasant entertainment was given, free of charge, to the pupils and friends in the evening of Thanksgiving. The success of the school from the start has been unusual.

Mr. D. M. Keefer, principal of the Beaver Falls, Pa., Commercial College, reports a crowded school, as well as a successful one, and from what we know of Mr. Keefer personally we have every reason to believe the facts are as stated.

Mr. C. F. Beutel of the Tacoma & Everett, Wash., Schools reports that business with him this year is nearly 100 per cent. better than last, indicating a prosperous condition in his schools.

A. H. Dixon, Butte Business College, Butte, Mont., is the last matriculate in the four years' graduate course of the American Commercial Schools Institution. He will take advanced standing in two or three of the groups, which will shorten the time required for him to complete the course considerably.

W. F. Baird, principal of the high school and director of the commercial department, Hillsboro, Ohio, impresses us as being a progressive, up-to-date commercial teacher. From a recent letter pertaining to THE BUSINESS EDUCATOR we take pleasure in quoting as follows: "With every department of commercial education represented as it is, it is a real BUSINESS EDUCATOR in every sense of the word."

"School of Commerce" is the name of the new institution recently opened in Cincinnati, Ohio, with Messrs. C. R. Tate and Thos. P. Scully, formerly of the Bartlett College, at its head. We wish the new institution success, and if the same industry, perseverance and good judgment is shown in the conduct of their own school that they have shown heretofore in the employ of others, we see no reason why success shall not be theirs from the beginning. Here's to prosperity and longevity to the new institution.

Mr. E. A. Dieterich, recently with the Mountain State Business College, Parkersburg, W. Va., is the new teacher in the Bartlett Commercial College, Cincinnati, Ohio. Mr. Dieterich is a good inside and outside man, a combination not very common.

PERHAPS

Yes, "perhaps" you know of some one *you* would like to have present a series of lessons or articles upon some topic now receiving attention in THE BUSINESS EDUCATOR, or upon some other not having a regular department, such as Business Ethics; Pedagogy as applied to the Commercial Branches; Expert Accounting or Auditing; Advertising; Etc. If so, let us hear from you. We are honestly endeavoring to be of service to those engaged in our profession, and we shall therefore consider carefully any suggestion you may see fit to make. And an honest criticism will not be received indifferently, either, nor will it be cast aside or thrown back at you with some gall attached. "It is more blessed to *receive* (in a case like this) than to *give*." "Who'll be the first."

NEWS NOTES AND NOTICES

John N. Keeney, a former pupil of the late Prof. J. P. Regan, is the City Clerk of Rockville, Conn., and head accountant for the White, Corbin & Co., branch of the U. S. Envelope Co., and favors THE BUSINESS EDUCATOR with subscriptions from time to time. Mr. Keeney, although a very busy young man, finds time to teach classes in penmanship during the winter months, and is considered the premier penman of the city in which he lives. Mr. Keeney is a self-made penman, having left school at the age of 15, and has worked himself up to the position he now holds by good, hard work and plenty of movement practice, such as he is pleased to teach his young friends in his spare moments.

Francis J. Lynch, who is employed as head bookkeeper by the firm of Alart & McGuire, 66 Madison St., New York City, is a penman whose ability is much above that of the average bookkeeper. Mr. Lynch teaches penmanship and bookkeeping evenings at the Poppenhusen Institute, College Point, N. Y., and the Eron Preparatory School, New York City, and earns in the neighborhood of $500 each year in addition to his regular salary as a bookkeeper. He is an enthusiastic supporter of THE BUSINESS EDUCATOR, which he is using in his penmanship classes, and he states that he is enjoying the evening work very much.

Mr. F. M. Erskine, formerly of Chatham, N. Y., now has charge of the commercial department in the West Chester, Pa., High School. He reports an attendance of eighty pupils, and says he is endeavoring to graduate a few of the seniors in bookkeeping, shorthand and typewriting this year. Mr. Erskine impresses us as one of our most wide-awake and progressive teachers.

In our December number we announced that five penmen began advertising in that number. We should have included another who was unintentionally overlooked. We refer to Mr. A. H. Burke, Kirksville, Mo., who also began advertising in our December number.

The Alma, Mich., Journal speaks in very complimentary terms of the commercial department of Alma College, and of its principal, Mr. W. P. Steinhaeuser, formerly of Allentown, Pa.

The New England Audit Co., Springfield, Mass., T. J. Hillman, president and manager, recently examined into the accounts of the City Clerk and Treasurer of the Chicopee Board of Alderman of that city and reported a looseness of the accounts as well as a discrepancy.

Mr. W. E. Garvey, who has been with the Bliss Business College of this city, has engaged with Bagwell's Business College, Atlanta, Ga. Mr. Garvey will have full charge of the commercial department, and our acquaintance with him and his work leaves no doubt in our mind but that the department will be looked after in a most conscientious and capable manner. Mr. Garvey is a most successful teacher of practical writing, and he gets the best of results at the hands of his pupils.

From Mr. A. W. Lesley, teacher in the Northwestern Business College, Chicago, Ill., we received a large bundle of specimens showing the work his pupils are doing in business writing. We are pleased to report that the work is among the best received at this office. The work is quite uniform, very plain and practical. That from the following students is especially good: Agnes Lindgren, Walter Brandenburg, Elsie Reichel, Chester Bird, Albert Bedman, May Brock, Frances Stapel.

CATALOGS CIRCULARS

"How to teach spelling," a reprint of a paper read before the Minnesota Educational Association by Mr. J. L. Wingfield, Mitchell, South Dakota, is the second in the series of booklets which the Gregg Publishing Company is distributing to teachers of commercial subjects. The first of the series was "how I teach typewriting," a reprint of an address delivered by Mr. Rupert P. Sorelle, before the National Shorthand Teachers' Association. These booklets may be obtained free by any teacher by addressing the Gregg Publishing Company, Chicago.

Allen's Business College, Eau Claire, Wis., and Stevens Point, Wis., Business College, Stevens Point, Wis., Allen & Showers proprietors, issue a ledger-like-covered catalogue of their schools, which gives one the impression of good institutions. Both proprietors have come to their present positions by their own unaided efforts. Professor Showers is a graduate of the University of Wisconsin, and has been principal of a number of Wisconsin cities' schools.

Some of the best written and printed circulars recently received have come from the Commercial Department of Alma, Mich., College.

Interesting, to-the-point, compact little circulars are received from time to time from the Phonographic Institute Co., Cincinnati, Ohio, Benn Pitman, President, Jerome B. Howard, Manager.

Hill's Business College, Sedalia, Mo., publishes a splendid, eighty-page catalogue, the printing and paper of which are quite good as are also the many illustrations, both half tone and script shown therein. This school has a splendid reputation and the catalogue before us sustains it.

The Mountain State Business College, Parkersburg, W. Va., is putting out a novel advertisement in the form of a first-class map of West Virginia, Virginia, Maryland and Delaware.

The Harding Advertising Co., 653 Broad St., Newark, N. J., publishes some effective advertising cuts and circulars of commercial schools, as shown by examples before us.

"Six feet of Evidence—Two yards of Results," is the appropriate title of a unique circular containing the names and addresses of former students, issued by the National Business College, Roanoke, Va. It is certainly a most convincing argument of the success of this school, and the prosperity of its many pupils.

Rowe Vowel Shorthand is the title of the catalog before us, and the name of the shorthand, Edward Everett Rowe being the author, and the Rowe College of Business and Shorthand, Battle Creek, Mich., being the publishers. This new system of shorthand would not be consistent with precedent if it did not claim more and promise more than any other system heretofore published. The author says "with the use of this one rule 'sizes are vowels—vowels are sizes' the author has never failed to make any ordinary person into a stenographer in 20 days time of 5 hours study in college, and has finished some in ten days. All cannot do this; but the majority can with this Simplified Shorthand." Since the catalog before us contains only discussion and description of the subject, without any shorthand characters to judge of its appearance, we would refer the reader to the author or publishers for further information. As concerns price and details, the catalog is well worth reading if you are interested in the latest in the shorthand line.

From J. A. Savage we received a souvenir postal of the beautiful city of Omaha, showing the handsome building in which the Omaha Commercial College is located.

A uniquely covered, artistically printed and beautifully illustrated little red-backed booklet entitled "From Sadler to Success" is received from Sadler's Bryant & Stratton Business College, Baltimore, Md.

The Metropolitan Business College, Chicago, Ill., publishes a very handsome catalog of its Wicker Park branch school. In it we see some of the daintiest and most effective pen drawings illustrating school rooms we have ever had the pleasure of seeing in a catalog of this nature, or of any other. They are real artistic gems. Our only criticism would be that the type seems a trifle heavy in face compared with the delicacy of the illustrations. On the whole it is a splendid piece of advertising.

A splendid little four-page circular, entitled Opportunity, is at hand from the Whitmore Business College, St. Joseph, Mo.

A circular bespeaking a good school is received from the Atlantic, Ia., Commercial College.

The Ferris Institute Journal, Big Rapids, Mich., is always interesting, but never quite as well printed as we should like to see.

"The Budget," Baltimore, Md., for October, came well laden with its messages in the form of discussions, advertisements, etc. We enjoyed reading it because it always contains something vigorous, truthful and timely.

The Mountain State Business College Journal, Parkersburg, W. Va., bears a vigorous message of the worth and success of that big school, and of its many prosperous students.

One of the latest style pieces of advertising recently received, is at hand from The Hyatt-Fowells Schools, Seattle, Wash. It is covered in blue with white title—"A Little Better Than Seems Necessary." This firm is putting out some of the best advertising we have seen this season.

The Weekly Bulletin, of the Capital City Commercial College, Des Moines, Ia., always discloses an entertainment of high order in that institution.

The Gregg School, Chicago, Ill., publishes a beautiful catalog of 24 pages. Cover in brown, and printed on a rich cream paper, with headings of orange. The illustrations show a well filled, well equipped, modern institution, which it is.

Shorthand in the Public Schools, is the appropriate title of a 16-page envelope size booklet, comprising testimonials from well known teachers, containing also a list of high schools using Gregg Shorthand, published by the Gregg Publishing Co., Chicago, Ill.

The Whitmore Business College, St. Joseph, Mo., is putting out a large number of splendidly gotten up booklets in the interest of that institution. "A Short Cut to Success" is the title of the last, which is printed in red and brown on cream colored paper with drab cover.

Recent advertising literature has been received from the following: The Mueller School of Business, Cincinnati, Ohio; Haskell Business Department, Lawrence, Kan.; Spencerian Commercial College, Louisville, Ky.; The Gregg Publishing Co., Chicago, Ill.; Meadville Commercial College, Meadville, Pa.; Braniger's Business College, Parkersburg, W. Va.; Rasmussen Practical Business School, St. Paul, Minn.; Bliss College, Newark, Ohio; University School and Business Institute, Clarksville, Tenn.; Cambria Business College, Johnstown, Pa.; Central Business College, Denver, Colo.; Rochester Business College, Rochester, N. Y.; The New Shorthand School, Norfolk, Va.; P. E. Persons, Buffalo, N. Y.; Bridgewater College, Bridgewater, Va.; Hill's Business College, Sedalia, Mo.; Lawrence, Kans., Business College; Platt's Business School, 300 Hudson St., Hoboken, N. J.; Keystone Business College, Chambersburg, Pa.; The Bobbs-Merrill Co., Indianapolis, Ind.; Rasmussen Practical Business School, St. Paul, Minn.; Metropolitan Business College, Chicago, Ill.; Remington Typewriter Co., Ilion, N. Y.; J. P. Adams, Vicksburg, Miss.

Unique Blackboard Lessons in Business Writing by Leading Penmen of America.

This is a new feature, never before presented in our profession, suggested by THE BUSINESS EDUCATOR'S staunch friend and supporter, Mr. H. A. Reneau, penman in the Ft. Smith, Ark., Commercial College, and carried to completion by other well known, skillful, progressive penmen, such as C. C. Lister, penman in Sadler's B. and S. Business College, Baltimore, Md., A. M. Wonnell, penman in the Ferris Institute, Big Rapids, Mich., and others whose names will be given in course of time.

If we mistake not, this is going to prove the most helpful, interesting, and popular feature ever presented in a penmanship periodical. The aim of each person presenting a lesson will be to *show* what he gives and *tell* what he says during a lesson period. And most of the illustrations will be made photographically direct from the blackboard.

The policy of THE BUSINESS EDUCATOR is to introduce good things from time to time throughout the year. We aim to have something new to announce and present in each number, and although we do not always succeed, and while we never reach our ideal (something good we had planned and hoped to present is always crowded out), yet we usually make it up by presenting two or three new things "since it never rains but it pours," and for the same reason that a rainy spell always follows a dry one. Nature always evens matters if we give her time, and so do we—at least we *try*.

Hoff - Hausam.

LAWRENCE, MASS., Nov. 5, '06

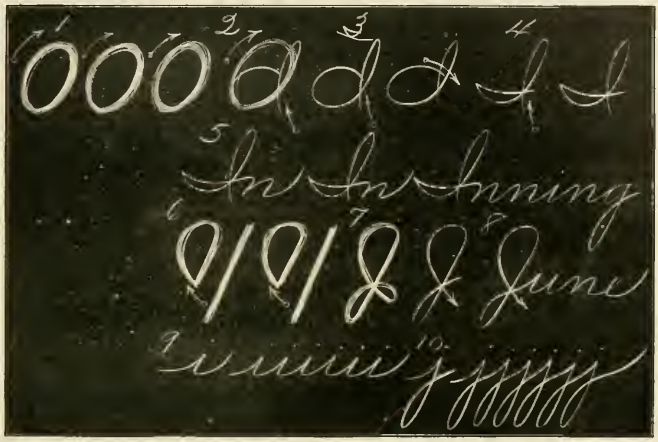
Your foreword announcing the Hausam papers has proven your good perception. Not only is he "making good" but in fine diction and sound reasoning they surpass any like production it has been my fortune to see in recent penmanship literature. Mr. Hausam has a front seat already in my mental gathering of teachers of penmanship who are something more than simply class room instructors. Whether or not he has pursued a set course in psychology or not, his pen betrays a pretty good grasp, on his part, of practical psychology. Surely he is a man of whom the profession should feel proud. Sorry I haven't the pleasure of his acquaintance.

If the school where he labors does not, or has not, established a department for the *training* of *teachers* on that *sadly neglected* but *vitally important* phase of instruction in the "making of penmen"—the *mental* as well as the *physical* preparation for teaching—then in the vernacular of the street they had better "get busy," and begin the real training of prospective teachers.

Very sincerely
DANIEL W. HOFF,
Supervisor Penmanship, Lawrence Public Schools.

Blackboard Lessons in Business Writing

By America's Leading Teachers



No. 1. H. A. Reneau, Ft. Smith, Ark., Commercial College.

In this lesson we have two letters that are very much alike in movement, the place of starting and the number of parts or counts. They are letters that but few make well.

Each exercise or letter is numbered and I have my students practice from five to ten minutes on each number, using each similar copy two or three days. The open space at the left of the copy, I use for showing faulty forms and other suggestions that might help the class as a whole. I usually start my class each morning on the retrace exercise No. 1 to get them adjusted for the letters that follow with similar movement, but I do not believe in practicing on exercises too much as it destroys form to some extent.

As the *I* and *J* are both made with the reverse oval movement, and the *I* itself is three fourths of a reverse oval, we will practice a few minutes on that before trying the *I*. Make one line each of Nos. 1 and 2 a full space high; in 2 make an oval, then make an *I* inside Practice for ten minutes on No. 3, counting regularly 1, 2, 3, or up-and-out, being careful to start below the base line with an up stroke. No. 4 is only a modification of No. 3, has the same count, and is better for business purposes, as it can be readily connected with the writing as in the last part of No. 5. Practice ten or fifteen minutes on No. 5, being careful to keep the small letters uniform in size, slant and spacing. The first part of *g* should make a good small a. If more freedom is desired in the word *inning*, space it widely.

Practice one line of No. 6 to get the movement for *J*. Now try one line of No. 7 (first part) without lifting the pen, till you have finished seven or eight times around the letter

Make a half page or more of the second part of No. 7 (the single *J*.) counting 1, 2, 3, regularly, starting below the base line with an up stroke. Make the right hand side of *J* nearly straight. We are ready to apply the letter now to the words and sentences as we have it in No. 8. Keep all down strokes on the same slant.

Practice the small *i* for ten or fifteen minutes, keeping the slant, hight and spacing uniform and the letter small; turn short at the base line and dot each *i*. Practice *j*, beginning the same as small *i*; keep the upper part the same hight as *i* and dot each *j*. Keep the lower portion of the loops even and try to make loops widest in the center with up strokes crossing down stroke at base line. A little earnest effort on these exercises and letters will produce surprising results.

A SPLENDID SENTIMENT APPROPRIATELY ENGROSSED BY MR. C. W. NORDER, 521 W. 60TH PLACE, CHICAGO.

A Happy New Year's Greeting,
In cordial mood exprest;
May you the coming year,
With all that's good be blest.

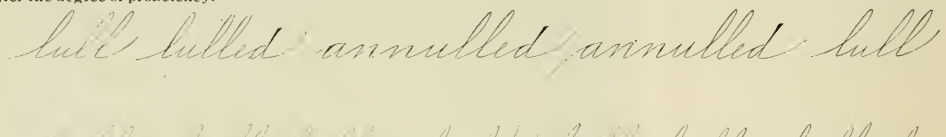
Lessons in Ornamental Penmanship

T. COURTNEY
STRAYER'S BUSINESS COLLEGE,
WASHINGTON, D. C.

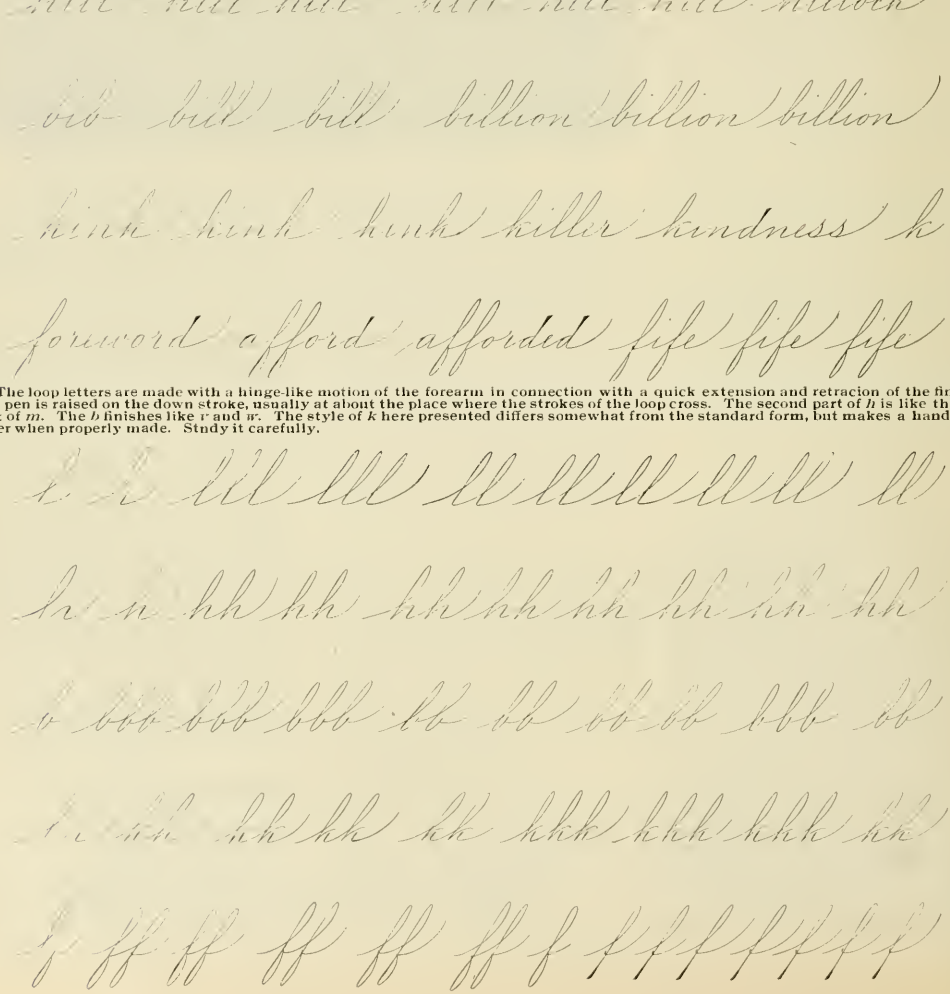
Specimens for Criticism should be sent to Mr. Courtney by the first of each month.

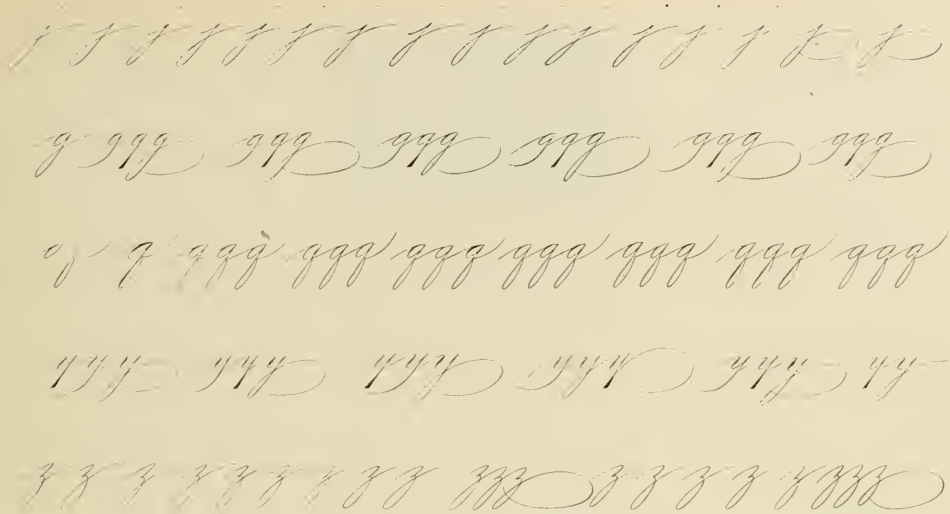
Lesson 5.

With this lesson we conclude the special work on small letters. Do not allow your interest in the work to lag. You will undoubtedly find that your results are often unsatisfactory. However, the young man or young woman who has the quality of unceasing and intelligent application along any line of work is sure in the end to become proficient in that line. The more intelligent the application, the greater the degree of proficiency.

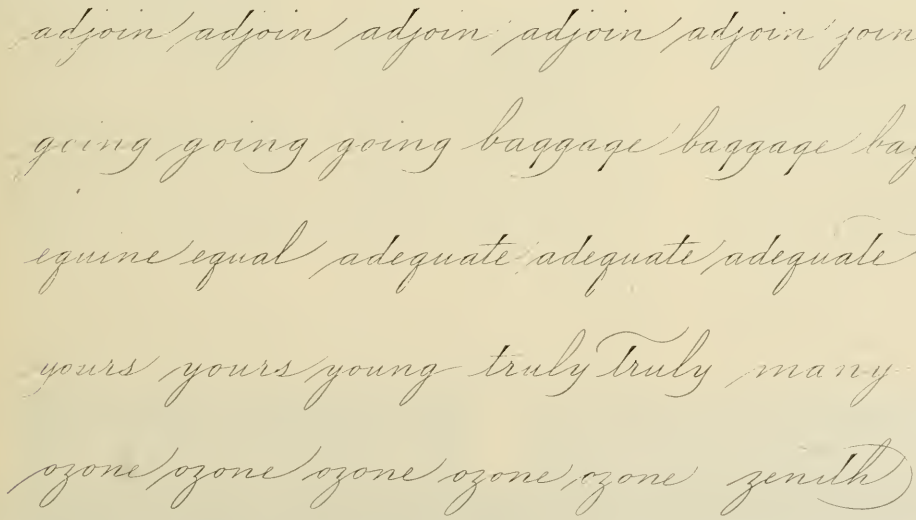


The loop letters are made with a hinge-like motion of the forearm in connection with a quick extension and retracion of the fingers. The pen is raised on the down stroke, usually at about the place where the strokes of the loop cross. The second part of *h* is like the last part of *m*. The *b* finishes like *v* and *w*. The style of *k* here presented differs somewhat from the standard form, but makes a handsome letter when properly made. Study it carefully.





The loops below the line are not so long as those above the line. The *y* and *g* may finish without the loop, as shown in the copy, but the *j*, *z* and *q* always have a loop. The top of *j* is like *i* and same in height. The top of *g* is like an *a*. The loop of *q* is like the lower loop of *f*. The top of *y* is rounded like last part of *m*. The top of *z* has a straight down stroke like first part of *m* or *n*. Practice each word separately and for a sufficient time to produce improvement. Get all loop letters the same in height and width. One poorly formed loop letter will spoil the appearance of a whole page of otherwise good writing. The reason for this appears to arise from the fact that the loops are so much higher than the other small letters. This causes them to stand out clearly; hence the slightest error in slant, width, or height in these letters strikes the eye at once.



C. E. B. Your work is elegant. No criticism needed. It is indeed a pleasure to examine such work as yours, and I trust you will send me some each month.

A. L., Minn. Was glad to hear from you. Your work is very good and I feel sure that you can secure the professional certificate, if you will follow the lessons carefully. Lower part of *J* you make too nearly straight. Second part of *X*, not high enough.

L. E. G. You are a fine penman. Your small letters are especially delicate and well formed. The shade on *C* is too long. Send me more of your work and a larger quantity.

W. A. D. C., Minn. Use better ink and paper, and shade more heavily. Study the form of the letters more carefully and work longer on the exercises in September issue. Come again.

F. A. W. Your work is fine and shows that you are nearing the top. You must have been practicing ornamental for some time past. Make body of *D* higher than first part. Let me hear from you each month.

V. M. R. You are improving. From your work I should say that you are a student of S. E. Leslie. If such is the case, you and he are both to be congratulated upon your skill. You can become a top-notcher in a short time.

X. Y. Z., Ia. Your work is fine and bespeaks more than ordinary skill in the art of ornamental penmanship. You are a little weak on *R*, *J*, *K* and *L*. Study the form of these four letters, and send me some more work on them. Shall be pleased to criticise your work each month.

"What Others Have Done You Can Do Also."

STUDENTS' WORK AND PAGE

Dedicated to the best engravable specimens of exercises and business writing received from schools and students; improvement, timeliness and excellence considered.

Observation, Care and Application—The Essentials.

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By Florence Bartlett, High School pupil, R. C. Cottrell, Supervisor, Elwood, Ind

SPECIMENS

The Lawrence, Mass., Public School Penmanship Exhibit at the Lewis & Clark Centennial Exposition, Portland, Ore., was awarded a gold medal, the only school in this country to receive such a medal. This is quite a compliment to Mr. D. W. Hoff's able supervision of the work in the Lawrence schools.

A splendid specimen of penmanship and lettering is received from our loyal friend and supporter, Mr. J. A. Elston, Canton, Mo.

Mr. A. N. Symmes, penman and commercial teacher in the Walworth School, New York City, favored us with a bundle of specimens done by his students which reveals training on a par with that given in most of our progressive schools. The work is very uniform, indicating that the pupils are following closely the work as presented by Mr. Symmes. The movement is free and quite graceful, indicating that freedom, as well as form, is receiving attention.

Mr. A. L. Peterson, penman in the Holdrege, Nebr., Business College, is quite an expert with the pen, as shown by the specimens before us, comprising business and ornamental penmanship and flourishing.

Mr. Geo. G. Wright, penman and commercial teacher in Robert College, Constantinople, Turkey, is again on deck with a creditable list of subscriptions to THE BUSINESS EDUCATOR, indicating splendid instructions and enthusiasm on his part, and on the part of the pupils. Specimens before us clearly indicating that practical writing is being taught and acquired much the same as it is here in America among our best commercial teachers and schools. Mr. Wright is to be congratulated for thus being able to carry to our distant neighbors not only freedom in theory as concerns government, but freedom in fact as concerns writing. All of the work sent is quite good, and although not written to produce advantageously, we shall nevertheless reproduce at least one of the specimens sent, and present it to our readers in this or a forthcoming number.

Some splendid off-hand penmanship is received from Mr. J. G. Christ, Lock Haven, Pa.

Some splendid specimens of business writing are received from Mr. R. H. Pepper, principal of the commercial department of the Stevens Point, Wis., Business College. The writing is quite free, plain and neat, and clearly indicates that Mr. Pepper knows how to teach writing successfully. Our compliments are hereby extended to the proprietors, the principal and the pupils.

Some uniquely, gracefully and boldly written cards are hereby acknowledged from the pen of Mr. C. E. Baldwin, Hastings, Ind., Business College.

Some of the most dainty, graceful, Madarasz-Courtney-Glick-like script we have seen for many a day is at hand from Mr. L. Faretra, penman in Burdett College, Boston. It was not in engraving condition or the work would have appeared instead of this notice.

Mr. W. A. Ross, penman in the Commercial High School of Brooklyn, is doing excellent work, as shown by specimens of pupils' writing recently submitted, all of which were executed with more than usual freedom and boldness, and not without good form, indicating that Mr. Ross is a successful teacher of practical penmanship. Mr. Ross writes a good, strong hand, and while he is not one of the finest penmen in the world, he can evidently lay claim to being one of the largest, as he tips the beam at 275 pounds.

From the pen of Mr. Howard E. Miles, a nephew and pupil of Mr. W. E. Dennis, Brooklyn, N. Y., we have received specimens in which the Dennis swing is quite apparent, and if the young man continues as he has begun, his uncle will do well to "look a leetle out."

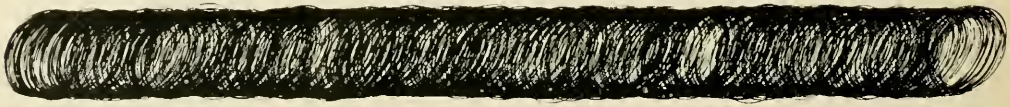
One of the very finest letters received at this office for many a day is from the pen of Mr. Wm. Bauer, penman in Call's College, Pittsburg, Pa. Mr. Bauer now ranks among our best penmen, and, moreover, he is a perfect gentleman.

Some specimens of penmanship are at hand from Mr. F. E. Auld, Scranton Iowa, which compare favorably with the work received at this office from the better class of work sent by home students. Mr. Auld had the misfortune of losing his right hand and the thumb of his left hand, and what he does therefore is doubly creditable for the means with which he has to work. But he does not propose to allow little things of this sort stand between him and success, as he expects to become one of the best penmen in the country.

Some graceful specimens are hereby acknowledged from the pen of Mr. E. H. McGhee of the Shenandoah, Ia., Commercial Institute.

A sample lesson, specimens, cards, circulars, etc., from E. T. Riley, Ozark, Ala., reveal the fact that he is doing good, conscientious work in penmanship in that state. We therefore take pleasure in recommending him to the general public as a progressive and practical teacher.

Freedom in writing by a pupil in Robert College, Constantinople, Mr. Geo. W. Wright, Commercial Instructor.



This is a specimen of my writing (penmanship) at Robert College, June 12, 1906.
Thomas Bolton.

Program

Of the New England Association of Penmanship Supervisors.

Meeting to be held Saturday, January 12, 1907, 100 Boylston St., Room 1021, Boston, Mass.

MORNING SESSION.

10.00. Opening exercises. Secretary's report.

The Advantages of Arm Movement Writing. R. A. Stevens.

Discussion. C. E. Doner.

How to Teach Arm Movement. J. C. Moody.

Discussion. Miss Schubarth.

How to Secure Arm Movement in All Written Work. Harry Houston.

Discussion. F. W. Martin.

Luncheon.

AFTERNOON SESSION.

Why a Supervisor Should be More than a Class-room Instructor. D. W. Hoff.

Discussion. F. A. Curtis.

How to Teach Beginners. Miss Miller.

Discussion. J. S. Montgomery.

Business and Election of Officers.

OFFICERS.

W. A. Whitehouse, President.

Harry Houston, Vice President.

C. E. Doner, Secretary-Treasurer.

EXECUTIVE COMMITTEE.

W. A. Whitehouse, Somerville, Mass.; Harry Houston, New Haven, Conn.; D. W. Hoff, Lawrence, Mass.; R. A. Stevens, Dedham, Mass.; C. E. Doner, Beverly, Mass.

The Executive Committee extend to you a special invitation to come and take part in the meeting. Please send the names and addresses of Supervisors of Penmanship whom you know, to the Secretary, C. E. Doner, Beverly, Mass.

Allen THE MAIL MAN

BIG MAIL FREE

YOUR NAME and address PRINTED 10000 TIMES in the Mail Buyers' Directory and sent to 10000 firms *all over the world* so they can send you *Free Samples, Catalogs, Magazines, Books, Papers, etc., etc. We invented this and have satisfied 200000 customers.* Send 20c at once to be in 1907 BIG issue and get a BIG MAIL FREE.

ALLEN, The Mail Man, *Dept. E50, Kennedy, N. Y.*

You must not think that my familiarity with drinks of all kinds is due to use of them. For two years I was associated with the Editor of the Bourbon Advocate. I never joined him in a drink but once, and I took black tea. I was in mourning on account of the death of a favorite horse. Speaking of horses, I just received a pen drawing of a runaway Steed from Pennsylvania. It is a marvel of excellence, but still it does not look good. The horse is totally blind, caused by being shipped forty-four miles on the blind baggage. Whoa!

Gold Nugget Pete sends some kinks from the Klondike that look as though they had been through the smelter three times. Every vestage of slant is lost, the up's and down's are ridiculously queer and the exercises, instead of being oval, are as plump and round as the wheels of an ox cart.

As a specimen of poor writing, it's a master-piece. More muscular movement for yours. I sent him some special specimens. Expect good results soon.

Arnold's Book Diploma

It is new and artistic in design; lithographed on fine paper; "Diploma" steel engraved on cover; size, eight pages and cover, 8 x 10 inches; ribbon bound; uniquely adapted to any business or commercial college.

The price is right. Send for booklet showing half tones and giving full information. Sample diplomas in exhibit room at the Cleveland Convention.

L. A. ARNOLD

308 Enterprise Block DENVER, COL.

A Correction.

CHATTANOOGA TENN., Dec. 5, '06.

ZANER & BLOSER,
Columbus, Ohio.

Gentlemen:

I beg to call your attention to a paragraph under "Club Chat" in the current issue of THE BUSINESS EDUCATOR. I gave Miss Chambers (a student) my letter and was called away from the college before she had finished writing it, but requested that she sign *my* name "per" her own, and which request she misunderstood. Will you kindly correct this little error, as it tends to confuse my friends who know I am connected with the Mountain City Business College.

With well wishes for your success and a big turkey at Christmas, I am,

Sincerely yours,
L. B. EDGAR.

Penmanship and Commercial Instructor in the Mountain City Business College, Chattanooga, Tenn.

$218.30 worth of visiting cards written by me during July and August and every customer satisfied. I will write your name on one dozen, plain or fancy, for but 15c, or on 25 cards for 25c. Work guaranteed or money returned. Scrap book specimen 10c. Address,

C. E. BRUMAGHIM,

22 East State St. GLOVERSVILLE, N. Y.

THE PRATT TEACHERS' AGENCY

70 FIFTH AVENUE, NEW YORK.

Recommends college and normal graduates, specialists, and other teachers to colleges, schools and families.

The Agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, Manager.

WRITTEN CARDS

1 dozen neatly written cards, white or colored 25c.
1 dozen jokers, some of them original 25c.
1 dozen embossed Society emblem cards, any order 50c.
3 dozen extra fine printed cards, equal to engraving 50c or 100 for $1. 100 printed cards 50c. Quality of card slightly inferior to the above.

A beautiful card case with name engraved free with each order. Enclose return postage. Resolutions engrossed. Penmanship taught.

BALTIMORE, MD.

S. E. Corner Park Ave. and Saratoga Street

The Genial Trio Commercial Text-Book Representatives.

Who attended the Indiana Business College Association, held in the Central Business College, Indianapolis, Nov. 16-17, 1906.

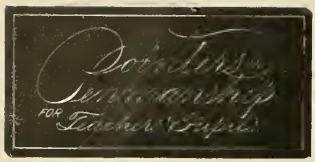
1 2 3

1 J. W. Baker, Pres., South-Western Publishing Co., Knoxville, Tenn.
2 Howard van Deusen, Mgr., Cml. School Book Dept., The Bobbs-Merrill Co., Indianapolis.
3 A. E. Elliott, Mgr., Cml. Publications Dept., American Book Co., Cincinnati.

Our conventions are always bigger and better by their presence. May their genial faces continue to enliven our many gatherings.—EDITOR.

NEW YEAR GREETING

AN EFFECTIVE BLACKBOARD DESIGN BY MR. C. L. KRANTZ, PENMAN, AUGUSTANA BUSINESS COLLEGE, ROCK ISLAND, ILLS.



Nerves and Muscles.

"How do you rid the body of uncontrollable nerves and muscles?" "How can one write with ease a line from eight to twelve inches long?"

[A correspondent having asked the above, we thought the answer might be of interest to others, and therefore give it as follows: First, rid your mind of the idea that you are nervous, or that you have uncontrollable muscles. Second, be careful about what you eat and drink, how much exercise you take, and be sure to secure the necessary amount of sleep. Third, practice faithfully upon some well graded series of lessons, such as Messrs. Stein and Courtney have been giving. What you call nervousness and uncontrollableness is no doubt largely lack of systematic training. I have found it so with myself in the past.

The way to write a line from eight to twelve inches long easily and well is to shift the elbow a number of times to the right and the paper to the left.]—EDITOR.

Short Talks to Teachers on Penmanship

By D. W. Hoff, Supervisor of Writing, Lawrence, Mass., Public Schools.

(Continued from December)

OFFICES OF THE VARIOUS SETS OF WRITING MUSCLES.

Four distinct sets of muscles are employed when writing with a pure rest-arm movement; they are those of the shoulder, upper-arm, fore-arm and fingers. Those of the shoulder and upper-arm supply both the propelling force and the shaping action, absolutely no action of the fingers being permitted. In this case, the office of the thumb and first two fingers is simply to keep the pen in proper position, while that of the third and fourth is to act as a sliding gauge, or steadying rest for the hand, to regulate the pressure at the point of the pen. When employing rest-arm movement, the muscles of the fore-arm are semi-passive. They simply rest upon the desk to steady the action of the arm, forming a flexible pivot or fulcrum upon which the arm vibrates. They take absolutely no direct part in the shaping of letters except as their tension restrains or liberates the vibratory action of the arm, or as they are forced to move by the muscles of the upper arm and shoulder. They serve as a sort of regulator, or equalizing force, the degree of their tension and pliability, determining, largely, the amount of force necessary to execution.

The pure rest arm movement is rarely used except when drilling upon the technique, such as the spiral and straight line repetition exercises. Although a few still claim to use and teach a pure arm movement for the formation of letters, what they really do use is a combined action of the arm and fingers as every intelligent thinking instructor knows. It is *required* by most teachers of penmanship, as a means of securing the combined movement. If a pupil does stiffen his fingers and use a pure rest-arm action the teacher steps to his elbow and very quietly instructs him to let the fingers be loose enough to help a little in the long reaches.

In the combined movement the muscles of the shoulder, upper-arm, lower-arm, and fingers perform the same functions as in the rest-arm. Those of the fore-arm and fingers, however, have the added duty of flexing the fingers when their articulative action is applied to the shaping of the turn joinings, reaching for the extended letters, etc. In this last named ingredient the specific office of the thumb is to keep the holder in position, that of the fore-finger to pull the holder backward, and to give nicety of finish and shape to the backward motions, and that of the second to push the pen forward and to, assisting in the shaping of the connective strokes—up strokes.

The importance of this function of the second finger will be realized if you place the end of it on top of the holder instead of underneath or back of it, thus compelling the clumsiest member of the five, the thumb to shape the forward motions; to note the difference in their shaping powers just lay down the pen, and try to write, first with thumb, then with the second finger, as if they were pencils, using only pure thumb, and pure second finger movement.

NOTE—It is a very popular delusion that the vibratory action of the right arm, as employed in both the rest-arm and combined movements, causes a flexing or stretching of the muscles of the fore-arm at the point of contact with the desk or table. As a matter of fact, however, it is the cuticle or skin covering which envelopes this muscular cushion that is stretched, and not the muscles themselves.

NOTE—A "muscular movement" is a movement, or action of any set of muscles, whether they belong to human, brute, bird, insect, or reptile. It is purely a general term, hence can not properly be employed to designate a specific action, such as a head movement, a wing movement, a hand movement, a foot movement, a finger movement, or an arm movement. If when writing you move the arm, that may properly be termed an arm movement, whether the arm is suspended above the desk or the fore-arm rests thereon. If, however, you wish the name to convey to the student's mind an intelligent conception as to the exact nature and character of that motion, it will be found to be absolutely necessary to prefix the qualifying term rest, or suspend, thus: Rest-arm movement or suspended-arm movement.

Learn Engrossing

Splendid Script and Wholesome Advice from Mr. Chas. W. Norder, 521 W. 60th Place, Chicago, Ills.

A Graceful, Gracious, Greeting from the Great Dennis of Brooklyn.

Teachers of Penmanship

Have you seen the Faust's Ideal Practice Paper? It is a time saver. Prevents scribbling. Gets results in much less time than the old style. Costs less than the paper you are using. Sample and prices sent for the asking.

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700 Real Stenographers In One Class

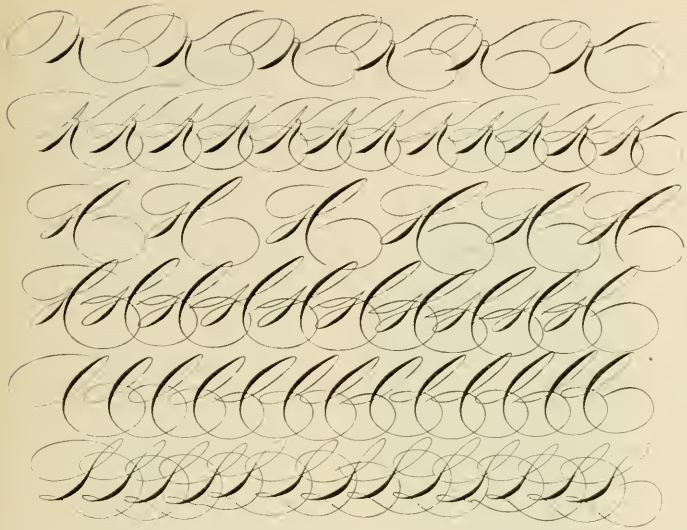
"We want a man who is well up in business life and who knows shorthand from A to Z to systemize the work of our 700 stenographers and give a distinctive style to our correspondence; a man who can give points on business letter writing and practical English."

This letter from the Executive Secretary of one of the greatest business concerns in the country suggests the inviting fields whose gates we frequently open for those enrolled with us. More than 50 A 1 openings on our list to-day, December 5. It will be more than 100 by February 1. Enrollment free. We can help 500 *first-class* teachers to better themselves for next year.

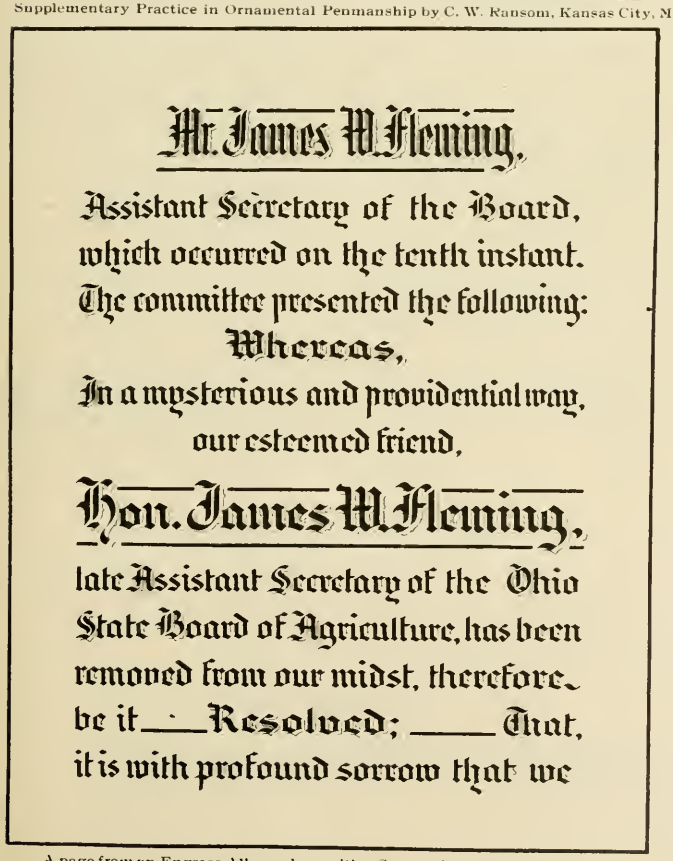
THE NATIONAL COMMERCIAL TEACHERS' AGENCY

A SPECIALTY BY A SPECIALIST

E. E. GAYLORD, Manager Prospect Hill BEVERLY, MASS.



Supplementary Practice in Ornamental Penmanship by C. W. Ransom, Kansas City, Mo.



Mr. James W. Fleming,

Assistant Secretary of the Board,
which occurred on the tenth instant.
The committee presented the following:
Whereas,
In a mysterious and providential way,
our esteemed friend,

Hon. James W. Fleming,

late Assistant Secretary of the Ohio
State Board of Agriculture, has been
removed from our midst, therefore
be it Resolved; That,
it is with profound sorrow that we

A page from an Engross Album, done with a Soennecken pen and retouched with common pen.

Our good, motherly stork delivered in good condition an eight-pound package, which was soon carefully labeled

ALICE CARRIE,

to Mr. and Mrs. William C. Henning, Cedar Rapids, Ia., November 17, 1906.

LOUISE,

is the name of the baby our bird left in the home of Mr. and Mrs. J. H. Crafton, Quincy, Ill.

Mr. Crafton, as nearly every one knows, is superintendent of the commercial department of the Gem City Business College, and from the best of authority we learn that the new "Gem" and its mother are doing nicely, and that the new "daddy" was in a fair way to complete recovery.

Mr. and Mrs. H. H. Funk, Philadelphia.
DONALD,
December 8, 1906.

THE BUSINESS EDUCATOR hereby extends congratulations to one and all.

THE REASON WHY

I advertise to write cards. I have been practicing for several years under the best instructors trying to excel. A short time ago I sent each card writer advertising in this paper his price for a dozen cards and was surprised to find that my own work was superior to any received. If you want cards, profit by my experience and get the best the first time. A sample card with your name, 2c; 20c per doz. White, colored or mixed. Money refunded if not entirely satisfactory. Agents wanted.

E. H. TULLIS, Warren, O.

One Dozen Cards Free

with your own name to prospective agents—students only, send 2 cent stamp for postage. Blank cards finest quality Wedding Bristol 75 cents per 1000. Comic jokers or bird designs, 100 18 cents, 1000 $1.48 postpaid.

Prof. L. R. Wolfington, COLUMBUS, Box 124 OHIO.

Blank and Written CARDS

Send for samples and latest price list of blank, comic and flourished design cards. AGENTS can make money taking orders for my Written and Printed Cards. With my prospectus and 10 Shop Display Signs, getting orders for cards will be easy. The outfit, 15c. Investigate this plan for it is something new. Card writers, the display signs are just what you need. 12 for 15c. Sign 6x9 in size. Correspondence solicited.

W. MCBEE *19 Snyder Street* *ALLEGHENY* PA.

GET THE BEST.

Many of the readers of this paper are securing specimens of my penwork. The other day I got an order from England. Prices remain the same—elegantly written cards 25 cents a dozen, a set of ornamental caps 20 cents, a small specimen of writing 10 cents.

Should you desire to take a course by mail, it will pay you to write me for rates and information. All kinds of penwork executed to order.

T. COURTNEY, WASHINGTON, D. C.
Care Strayer's Business College

A Text Book for Commercial Teachers in Business Colleges and High Schools. A complete Expert Training for the Penman.

THE COURTNEY METHOD OF DETECTING FORGERY AND RAISED CHECKS is the most practical and readily understood book on the subject. The method is used and endorsed by Cashiers of Leading American Banks in every state in the Union. Regular price $2.00. Teachers' Price $1.00. Address all orders to

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Box 704 Milwaukee, Wis.

LESSONS IN

ROUNDHAND WRITING

H. W. STRICKLAND

BOX 88, WILMINGTON, DEL.

Send work to Mr. Strickland by the 30th of each month for criticism through the BUSINESS EDUCATOR.

Lesson Five.

The capital stem of *P, B, R, T* and *F* you will observe consists of a compound curve with the shade the heaviest at one-half its hight. The tops of *P, B* and *R* should be the same and based on the oval and lightly shaded, differing only in the completion or finish of the letters. *P* is finished with a dot at the left of the stem. *B* should have the small oval turning point near the stem. *R* differs from *B* only in the finishing compound shade and right curve light line.

You should give especial attention to the tops of *T* and *F*, not making them too far above the stem or curving them too much at the end.

Cross stroke on *F* at one-half hight. Left hand side of ovals may be shaded by retouching as on *P, B* and *R* in copy.

H. J. W., Conn. You did very nicely on last lesson and your work is getting in the high class. *s* and light side of lower loops rather poor. Retouch loop on *q*. Review figures.

J. A. B., Minn. Work is improving. Study shades on *r* and *s*. Shades rather irregular. Figures good. Light side of loops should be made with much care.

L. B. DeW., Cal. Work for uniformity in slant and heft of shades. Otherwise work is very good. Loops a little sharp. Spacing in *r* much too wide.

W. A. M., P. E. I. Review work shows improvement. Study shades on *l*. Also finish *f* more squarely at base. General appearance good. You need now to study form and details to make improvement. Movement a little heavy yet as revealed in uneven shades.

J. F. B., Kas. Study form of loops and make them fuller. Shades rather uneven. You are improving, but should now give much attention to form and size of shades.

Miss Minnie E. Kriegbaum, as her name implies, is of German descent and was born in Covington, O. At an early age her parents moved to Springfield, O., in which schools she was educated, graduating from the high school in 1893. She spent two years in Wittenburg college of that city, and in '95 entered the Zanerian, graduating in '96.

A few months later she was elected Supervisor of Penmanship in the Springfield schools, which position she has ably filled and successfully held ever since.

Miss Kriegbaum is a tireless and conscientious worker, as well as a progressive, tactful teacher. She enthuses and encourages her teachers and pupils by being intensely interested in them and their work.

Quiet and reserved in manner, religious and moral by nature, even tempered and industrious in disposition, she makes a successful supervisor; one of which Springfield should be and is justly proud.

FOR SALE—Entire or one-half interest in an established business college in a city of 300,000. Little competition; good reasons for selling; splendid proposition for right man. Address, Opportunity, care of Business Educator, Columbus, O.

First class business college for sale. This is an A-1 business proposition, on a paying basis without solicitors. Seating capacity over 100. No forced sale or mortgaged property. No bills to pay. A handsome investment for a commercial and shorthand teacher. No triflers. Reasons for sale: Have two schools. *Address A.H., care Business Educator, Columbus, Ohio.*

Let's be Frank

¶ Sometimes I *play* at writing for our professional publications. The placing of commercial teachers is my *work*.

¶ For several years past I have been giving most of my time to managing the UNION TEACHERS' BUREAU. This, the pioneer Commercial Teachers' Agency, I took charge of in 1885 (then, and for many years afterwards, known as *The Penman's Art Journal Agency*.) So you see I've had a pretty good chance to get acquainted with the profession.

¶ Certainly I have been in the harness long enough to develop some ideas of my own as to the best way of giving the best service to both school proprietor and teacher. Excuse me for adding that you may rely on me implicitly to do the best I can for myself. And yet I have some very decided opinions touching the ethical as well as the practical side of the business. *But*—

¶ ***All that I Guess, Say or Do may be Wrong.***

¶ Prejudiced? Strongly—couldn't well be more so. *You* better be judge and jury by telling me just what you want, when you want it and what you want for it—not overlooking what you *have done* and whom you can prove it by.

¶ No use for "Hungry Joes," ignoramuses or slow-pokes!

FRANK VAUGHAN

Manager Union Teachers' Bureau.
203 Broadway, New York. For nearly 20 years Managing Editer and Business Manager of *The Penman's Art Journal*.

JUST COMPLETED: List of School Teachers containing 4,000 names. Price $5., for complete list. **Fred'k C. Eberhardt, 522-529 Stephen Girard Building, Philadelphia, Pennsylvania.**

P.P.P.P.P.P.P. B.B.B.B.B.B.B

R.R.R.R.R.R.R I.I.I.I.I.I.I

F.F.F.F.F.F.F Pericles Bostonia

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DON'T BE HELD DOWN

Some systems are "all-talk" systems; some systems are "get-finished-quick" systems; some systems are "out-of-date" systems; but the ORIGINAL and IMPROVED ISAAC PITMAN is the LATEST and BEST. Get Isaac Pitman's "Short Course in Shorthand." Cloth, gilt, 192 pages, $1.25. Teachers should send 65c. for examination copy, and mention name of school.

WHAT TEACHERS SAY

I am delighted with the book in every respect and believe it will revolutionize the teaching of shorthand. It appeals to me as one of the most teachable books it has ever been my pleasure to examine. I don't find a superfluous thing in it. The abundance of writing material in such well-graded order—progress in arrangement—makes it very practicable.—*P. B. S. Peters, Manual Training High School, Kansas City, Mo.*

After carefully perusing your "Short Course in Shorthand," and comparing it with the text-books of other systems, I must say that, for simplicity and thoroughness, it is ahead of any similar work. I am especially pleased to note that position writing is taught from the very beginning, and I believe that I will be able to shorten the Stenographic Course nearly a month.—*George W. Bird, Bronx Business Institute, New York City.*

First International Speed Contest,

BALTIMORE, April 14, 1906.

Under the Auspices of the Eastern Commercial Teachers' Association.

Percentage Table: Miner Medal Tests.

NAME.	Gross Speed per Minute.	Material Errors.	Immaterial Errors.	Per cent. Deducted.	Net Speed per Minute.	System
S. H. Godfrey	166⅕	8	8	10	**150**	**Isaac Pitman**
L. P. Temple	172⅖	14	23	19¾	**138**	Graham
C. H. Marshall	172⅖	52	18	56½	**75**	Benn Pitman
E. A. Trefzger	166⅕	55	27	61¾	**64**	Gregg (Light-line)

Write for sample of "Pitman's Journal" and "Which System."

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Lettering and Engrossing Script for this month's practice. Some of the capitals may be made off-hand. Be careful, observant, and critical.

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Bowling Green, Ky.

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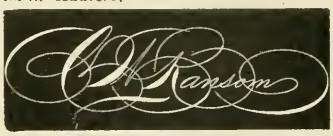
"RESULTS, NOT PROMISES" is our motto and this is what we are getting. The Ransomerian will tell you the rest; write for it. Address,



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Large returns quickly follow small investment.

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Write to us for the facts. Catalogue or descriptive circular mailed to any address.

ROCHESTER BUSINESS INSTITUTE

ROCHESTER, - - - NEW YORK

Club Chat.

A splendid list of subscriptions is received from August Wilson, president of Wilson's Busines College, Bellingham, Wash. The size of the club received would indicate that Mr. Wilson has a large school and that splendid enthusiasm is being manifested on the subject of writing.

From Mr. J. C. McTavish, principal of the Grand Trunk Business College, Edmonton, Alberta, Can., we recently received a splendid list of subscriptions, indicating a large school for that part of the country, and a good school. Mr. McTavish writes a splendid hand, and evidently knows how to teach the art. We therefore feel like congratulating the people of Edmonton for having in their midst so good a school.

A splendid list of subscriptions is received from Mr. W. J. Trainer, of Trainer's Private School, 122 Smith St., Perth Amboy, N. J. Mr. Trainer is a fine penman, and knows how to handle the subject in an up-to-date way. The number of subscriptions received indicates a large school.

From Mr. M. A. Albin, of the Behnke-Walker Business College, Portland, Ore., we have received a splendid list of subscriptions, denoting enthusiastic instruction in penmanship, as well as a large school.

An appreciated list of subscriptions is received from the Columbia Business College, Kansas City, Mo., W. S. Dryden, proprietor.

We are indebted to the Barnes Commercial School, Denver, Colo., for a list of subscriptions. The Barnes School is noted for its good penmanship.

From Mr. E. Warner of the Central Business College, Toronto, Ont., we recently received a fine list of subscriptions, indicating enthusiastic instruction in penmanship and a successful school. Mr. Warner is a faithful patron of our journal, sending a good many subscriptions from time to time each year.

A good list of subscriptions is at hand from Mr. A. A. Kuhl of the Georgia Normal College and Business Institute, Abbeville, Ga. Few, if any, of the proprietors of the schools write as well or better than does Mr. Kuhl. His penmanship is superb, and his teaching is of a like nature.

A splendid list of subscriptions is at hand from one of America's foremost friends and advocates of good writing, Mr. E. M. Huntsinger, of the Huntsinger Business School, Hartford, Conn.

And here is acknowledgment of another splendid list of subscriptions from Mr. C. E. Blews, the efficient penman and engrosser of the Troy, N. Y., Business College.

Fifty-two is the number of subscriptions recently received from Mr. W. F. Hostetler of the South Bend, Ind., Commercial College. This institution has long been known for its excellent work, not only in penmanship but in other lines as well.

A good list of subscriptions is received from Mr. L. R. Hanks of the Oklahoma Agricultural and Mechanical College, Stillwater, Okla., the size of which would indicate that Mr. Hanks knows how to teach penmanship enthusiastically enough to get his pupils interested in penmanship journals.

Mr. F. E. Mitchell of the Lawrence, Mass., Commercial School, recently contributed to our moral, physical and financial support by sending an appreciated list of subscriptions to THE BUSINES EDUCATOR. These subscription lists are a necessary part of our journalistic endeavors, the receipt of which but redoubles our efforts to put forth the best possible in our line.

One of the largest lists of subscriptions received this year came from our former pupil and true friend, Mr. John F. Siple, the efficient penman in Bank's Business College, Philadelphia, Pa.

"A NEW ONE"

The general demand for a thoroughly practical book on business correspondence has induced us to revise our "New Business Correspondence" so thoroughly that it now meets the requirements of

The Most Exacting Teacher of Letter-writing

We have kept constantly in mind that a busines letter is written for the purpose of PRODUCING, RETAINING, OR AUGMENTING BUSINESS, and that, as such an instrument, its essential elements are more than correct orthography and grammatical propriety. Beyond doubt this book is exactly what hundreds of teachers in commercial schools and commercial high schools have been desiring for years. Orders for specimen copies will be given our earliest possible attention. We shall not deny any earnest teacher the privilege of examining this book, but we shall appreciate a remittance of 15c. with each order to cover the cost of postage and packing.

THE COMMERCIAL TEXT BOOK COMPANY,

DES MOINES, IOWA.

An appreciated list of subscriptions is received from D. A. McLachlan, principal of the Central Business College, Stratford, Ont.

Mr. H. A. Reneau, the efficient penman in the Ft. Smith, Ark., Commercial College, recently enclosed another list of subscriptions as well as a number of elaborately, skillfully, and artistically addressed envelopes, with the information that he is addressing 100 of them a day besides doing his other regular work.

A fine list of subscriptions with a promise of more to follow is at hand from our former pupil, friend and supporter, Mr. W. N. Currier, president of the Bellingham, Wash., Business Institute. Mr. Currier is one of the most practical penmen in our profession, and one of the greatest hustlers as well, both of which go a long way toward winning success for the school over which he presides.

Mr. Chas. R. Beckley, commercial teacher in the Rowe College, Johnstown, Pa., submits a list of subscriptions, and reports a good school.

Mr. D. M. Knauf, principal of the commercial department of the State Business College, Tacoma, Wash., recently favored us with a list of subscriptions bespeaking the right kind of enthusiasm and instruction in penmanship on the part of Mr. Knauf in that institution.

Mr. W. J. Hooker, of the Eugene, Ore., Business College, shows his interest in good writing and the value he places upon it, by enthusing his pupils to the point of subscribing for a penmanship journal, as evidenced by the list of subscriptions before us.

A recent list of subscriptions from D. H. Hainer, Supt. of the commercial department of Curry College, Pittsburg, Pa., indicates a good school, and Mr. Hainer's old time enthusiasm in penmanship matters and loyalty to THE BUSINESS EDUCATOR. Mr. Hainer has long been a supporter of our journal, and has always impressed us as being a man thoroughly loyal to all interests entrusted to his care.

Mr. C. M. Drake of the Alton, Ill., Business College, shows his appreciation of our journal by inducing a goodly number of his students to subscribe. He impresses us as being an up-to-date, energetic, capable teacher.

Another list of subscriptions is at hand from Mr. F. F. Showers of the Stephens Point, Wis., Business College. He also expresses himself as being highly pleased with the pedagogics of THE BUSINESS EDUCATOR. In view of the fact that he has had extensive experience as teacher, principal and supervisor in and of the schools of his state, we appreciate the compliment, and will endeavor all the harder to merit all he says.

Mr. J. A. Kirby, proprietor of the Ideal School of Business, Piqua, Ohio, favored us not long since with a list of fifty-two subscriptions. Considering the size of the city in which the school is located this reveals a school of more than ordinary numbers, indicating that Mr. Kirby is meeting with splendid success.

A splendid list of subscriptions is at hand from the Mueller School of Business, Cincinnati, O. The number of subscriptions received from this institution bespeaks splendid instruction and a large school. Mr. Mueller is to be congratulated for having built up such a splendid school in such a short time.

Mr. Paul B. Hibsman, penman and commercial teacher in the Richmond Business College, Savannah, Ga., recently sent us a splendid list of subscriptions, indicating enthusiasm on penmanship matters, as well as a good school.

Burdett College, Boston, long famous for fine penmanship, is still keeping up its reputation by favoring us with subscriptions from time to time, the last list having been received from Mr. J. F. Robinson, of that institution, the size of which indicates the kind of enthusiasm in penmanship in keeping with the demands of the age.

Mr. M. H. Ross, penman and commercial teacher in the Latter Day Saints University, Salt Lake City, Utah, recently favored us with a list of seventy subscriptions. Few men in our profession write a hand equal to that of Mr. Ross, and better teachers are probably not to be found anywhere.

J. H. Brinson, director of the Rollin's Business College, Winter Park, Fla., a BUSINESS EDUCATOR clubber, writes that their institution is delightfully located in the tourist-belt and orange growing section of the state.

An appreciated list of subscriptions is hereby acknowledged from F. L. Haeberle, penman and commercial teacher in the Shattuck School, Faribault, Minn.

A splendid list of subscriptions is received from Mr. N. H. Roberts and C. E. Brumaghin of the Gloversville, N. Y., Business College.

EDWARD C. MILLS

SCRIPT SPECIALIST

195 Grand Ave., Rochester, N. Y.

The finest script for bookkeeping illustrations, copy books, works on correspondence etc. Work by appointment only.

LESSONS IN

Designing and Engrossing

E. L. BROWN

ROCKLAND, - - - - - MAINE.

Provide yourself with some brushes, trays for mixing color (butter chips will answer) 2 or 3-ply cardboard, waterproof ink, coarse and fine pens, ordinary or parallel ruler, and you will be ready to make a beginning. The cardboard should have a dull finish to take the color well. Whatman's papers are excellent for wash drawings—for sale by art dealers. When it comes to brushes we can say truthfully that a poor brush is mighty mean property. The variety and grades of brushes is large, and prices range from 35c. up to many dollars. However, Winsor & Newton's brown water color sable brushes are quite satisfactory, and a No. 3 size costs 55c. each. For practice purposes Payne's gray and lamp black will fill the bill. There is a knack in handling water color that can only be acquired by practice. It is our endeavor to start the beginner with the simplest designs and lead him step by step to the most elaborate engrossing.

One of the faults of the beginner is to use too little color in the brush, and his work has a muddy, spotted appearance. He is "afraid of the color," as artists say, and his painting lacks breadth and transparency. After mixing the color with the brush well filled with color proceed to wash the surface of the square, beginning at the top and working downward as shown by Fig. 1. Tilt the drawing just a little and the color will have a tendency to run downward. Keep a puddle of color on the edge, carrying same along over the space. The result should be like that shown in Fig. 2. In Fig. 3 the clouded effect is obtained by placing some color in the square and blending same off with another brush filled with pure water. Fig. 4 shows three separate washes. Begin with tone marked *one* and wash over entire space, and when this wash is perfectly dry wash in No. 2 and 3 in the same manner. Fig. 5 is made up of simple washes. Study it carefully, and keep your washes clean and transparent. Use a *free brush*, so called, in other words a brush well filled with color.

Persistent efforts after repeated failures will win success. Remember the word, go on—what others have done you can do. Send us some of your work for criticism.

Hymenal

Mr. and Mrs. Frederic M. Hamilton
announce the marriage of their daughter
Bertha Farwell
to
Mr. Neil Dow Clawson
on Wednesday, November the twenty-eighth
nineteen hundred and six
Keene, New Hampshire.

At Home
after February the first
62 James Street
Newark, New Jersey

BOOK REVIEWS

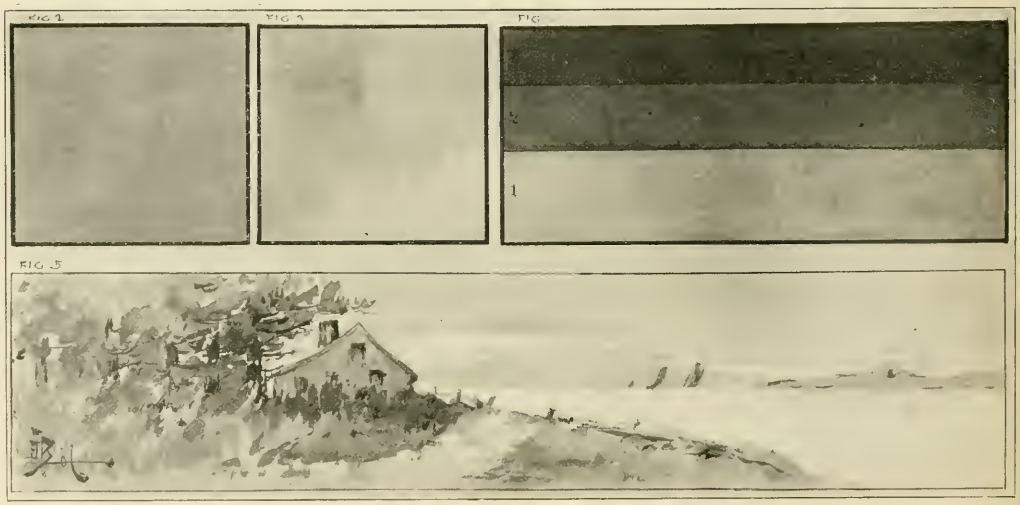
"The Natural System of Penmanship" is the title of a forty-four page booklet, comprising twenty lessons in penmanship by O. A. Hoffmann, published by the Hoffmann Metropolitan Publishing Co., Milwaukee, Wis. Besides the usual exercises, letters, words, and sentences, it contains a number of pages of script work from E. C. Mills, the late C. C. Canan, L. M. Kelchner, and F. W. Tamblyn. The paper is a good quality and the position illustrations numerous and unique.

"Practical Punctuation" is the title of a booklet comprising twenty-two pages, published by W. A. Ross, 727 E. 173rd St., New York City, N. Y. The book impresses us as being, its title implies—"practical." Price 25 cents.

"Modern Business Correspondence," by Frank M. Erskine, the Bobbs-Merrill Co., Indianapolis, Ind., publishers, is the title of "a practical treatise on the writing of business letters, including many exercises in word study, synonyms, ad writing, punctuation, etc." The book comprises 176 pages, bound in linen and impresses us as being all that its title implies. The plan of the lessons is to present clearly the facts of a business or subject before expecting the pupil to write letter pertaining to same. The attempt has also been made to present the facts in such a way that the pupil may use his own language in putting the facts into the letter. Those interested in this work would do well to address the publishers.

"Elements of Phonetic Shorthand," by A. S. East, based on the Benn Pitman system of Phonography, published by the author, Indianapolis, Ind., price $1.50, is the title of a very creditable shorthand volume comprising 128 pages, substantially bound. The shorthand characters have been photo engraved from the author's own handwriting, and are among the best we have ever seen. The purpose of the book is not so much to make shorthand easy of attainment, as it is to enable the student to reach a high degree of proficiency. This is a good method indeed, although quite the opposite to what many attempt to do.

"Speed Drills in Phonetic Shorthand," by the same author and publisher, price 25c., is a very concise little volume in which you may also be interested.



CRITICISMS

Ohio. Your work is getting to be quite professional. It looks as though you have been following Mr. Blue's copies. Keep up the good work, and you will not need to take a back seat for any one.

W. A. S. A. The little loop in top of *P* and *R* is too small. Top of *B* not large enough. Lower part of *S* is too long. Small letters not quite precise enough, although they are not bad. Keep up the good work and a professional certificate will be yours.

J. W. C., O. Curve down stroke in *z* less; make top of *y* narrower. Hit the base line carefully. Try making the capitals some larger. Do not shade the down strokes.

S. S., Can. Curve more the beginning stroke of loop letters. You seem to use the fingers a trifle too much in such words as *hollow*. You are doing well.

C. H. S., Pa. You use the fingers too much; you should not attempt ornamental until you have completed the business. Stick closely to Stein's lessons, and work more upon the exercises and the details of letters, using arm movement, but doing no work carelessly.

Room 222. Your "Dash and Dare" specimen reveals a good degree of skill, particularly in the making of off-hand capital letters. You should become a thorough going professional.

E. J., Minn. Close o and curve first down stroke more. Curve first down stroke in *m* and *n* less. Make top of *c* smaller. You are doing well.

S. G. B., Iowa. You should practice more on ruled paper aiming to hit the base line carefully each time. Your loop letters are too angular at the top. You are also inclined to shade the down strokes a trifle. Curve the initial stroke of *t* more so that in lifting the pen it will form a tangent with the main stroke, rather than at an angle which discloses the pen lifting. You are doing well in many other particulars.

C. V. Your practice clearly discloses the fact that by following carefully Mr. Stein's lessons to the end you can secure a professional certificate. I would recommend that you write a trifle less rapidly, add strive for greater accuracy. Study form closely, as your skill seems to surpass your knowledge of form.

Mr. Bode Replies.

In our December number, referring to the penmen who are advertising in our journal, we made the following statement:

Some years ago Madarasz built up a large and profitable business as a card writer and penman larger than any other before or since has been able to secure.

Mr. W. A. Bode, the hustling penman of Pittsburg, Pa., under date of December 3rd, writes us as follows:

"Having been an advertiser in THE BUSINESS EDUCATOR ever since I knew there was such a journal, I must take exception to the above paragraph. I wish to offer a mild 'kick.'

I do not mean to say that I can write as well as Madarasz, nor do I ever expect to write as well. I only wish I could. But I do claim that I am writing *more* cards than any other penman ever did, whether he be dead or among the living. When I say more, I mean exactly what I say. I wrote over 1500 dozen cards during October, and during the month of November I wrote 1723 dozen. I expect to surpass my November work during the month of December. I am working about fourteen hours a day, and the very best I can turn out is ten dozen per hour, sometimes only seven or eight dozen, as it depends upon the name, etc.

Now the question is, did Madarasz or any other penman ever do this? I doubt if Madarasz did as well. I receive orders from every state in the union, also from Mexico, Cuba, Honolulu, Canada, England, Scotland, Egypt, and from the Philippine Islands. I enclose herewith a number of orders showing how I receive them. I know my writing is not as good as that of many penmen, but nevertheless I am pleasing my customers, and they keep on ordering. What more do I want? I expect to improve as I go along, and right here let me say that I must give THE BUSINESS EDUCATOR considerable credit for what little I do know and can do in this line."

We were not aware of the fact that Mr. Bode is doing such a large business. Judging from the orders he is receiving it looks very much as though he is breaking the record in quantity as a card writer. Of course, when we referred to Mr. Madarasz, we had in mind the business he built up not alone on written cards of the highest degree of skill, but on scrap book specimens, etc. We are exceedingly glad, however, to learn of Mr. Bode's wonderful success, and we extend our thanks to him for enlightening us in this matter. Of course, we do not know how many dozen cards Mr. Madarasz wrote per month, and it may be that after he returns from his trip across the Atlantic he will take the time to enlighten us on this subject.

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(ELEGANTLY WRITTEN)
Also my new book "HOW TO BECOME A GOOD PENMAN."
The book contains copies and instructions by me and some of my students, and will be quite valuable to any one who wishes to improve his penmanship. Address to-day, F. W. TAMBLYN, Kansas City, Mo.

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—We wish our patrons twelve of them in 1907. For past favors we are thankful. Of the success of our friends we are proud. For any part our books may have had in that success, we are glad. Users of these practical books say they help to get cash, because teachers get results through the best training of their students. "We know of no way of judging the future, but by the past," and "what others have done, you can do."

Are you getting the best possible results from the text-books in use on the subjects of spelling, letter writing, English, commercial law, arithmetic, shorthand, typewriting, and bookkeeping? If not, it would pay you to investigate the merits of our publications.

Our Bookkeeping and Business Practice teach accounting and office methods as practiced in the best business houses. Why not give them a test or trial, and be ready to adopt them for regular use next season? We have three editions of the Bookkeeping (presenting the principles by either the journal or ledger method) and the Business Practice (designed for use in connection with any one of the three text-books) is published in five Parts.

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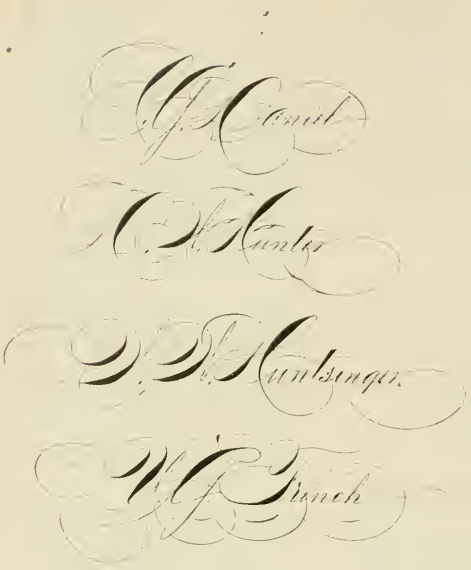

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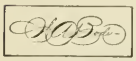

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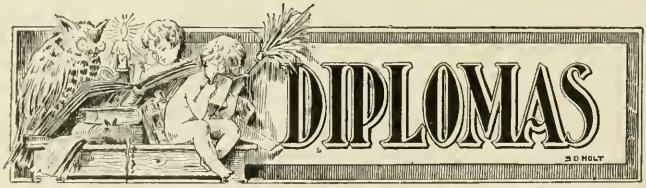

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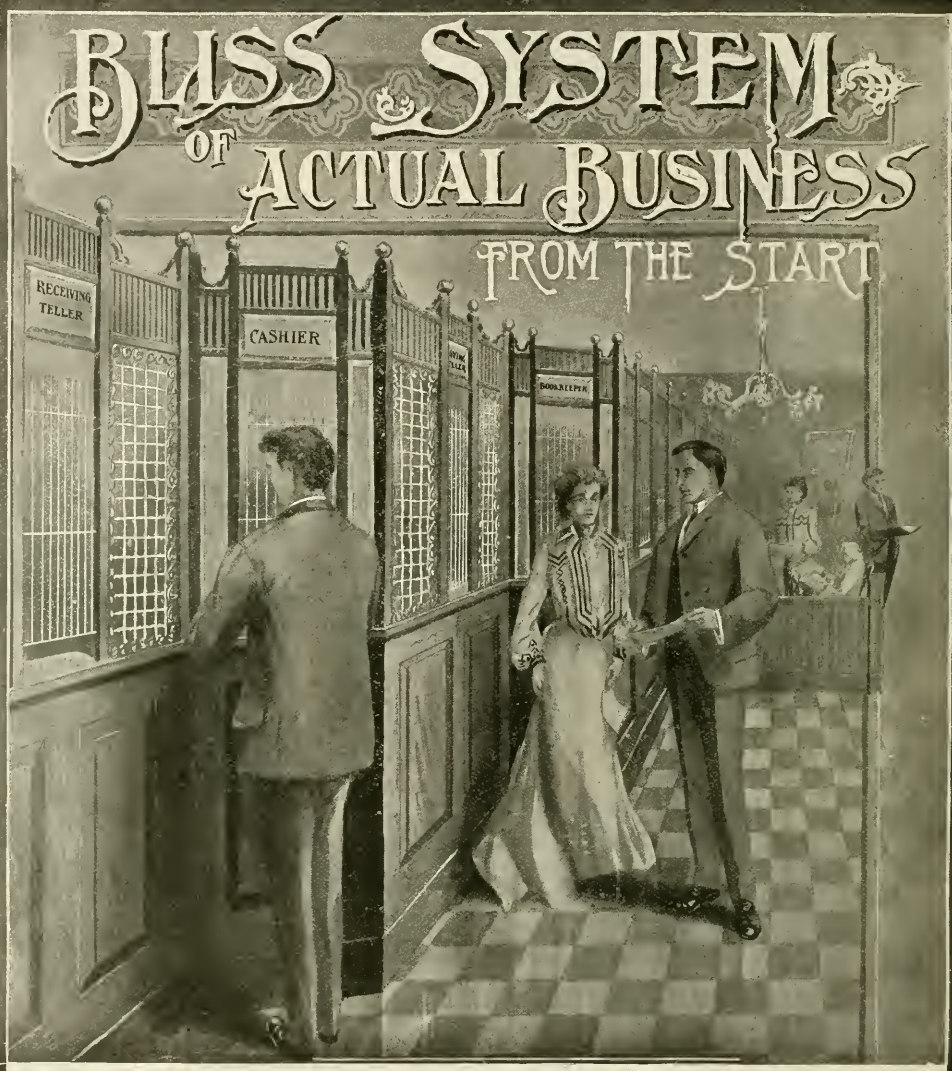

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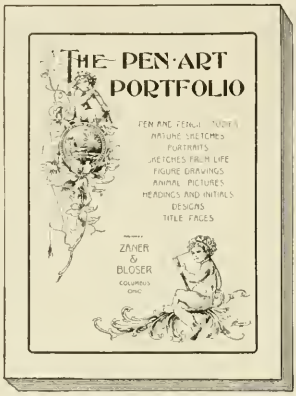

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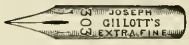

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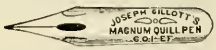

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The results are such as to conclusively prove the wisdom of those who were responsible for the development of the subject in this book. It is evident that they are practical teachers who have taught shorthand from the beginner's class to speed room. In every lesson care is taken to relate the exercises to the preceding text so logically as to minimize the drudge work of the elementary teacher, the correction of exercises — while systematic drill is given on speed principles to such an extent that when the pupils enter the graduating class they not only have well settled ideas of outline formation, but are able to write readily and without conscious effort the ordinary general phrases as well as the usual business phrases. I am confident that four months' instruction in this text will give results equal to six months' use of any other book. — *David H. O'Keefe, Late Speed Teacher in Wood's Fifth Avenue School, now Teacher of Phonography in The Eastern District High School, Brooklyn, N. Y.*

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I am convinced that this new text marks a giant stride in the teaching of Phonography. It simplifies the teaching to such an extent as to permit of Phonography becoming a subject for primary education. I think it no extravagance to hope that your "Short Course" will prove an innovation second in importance only to that inaugurated by the great Father of Phonography himself. Until such time as rival systems are in a position to remodel their text books, it would seem idle to discuss their inferiority. The Isaac Pitman now stands in a class by itself, thanks to "Short Course." — *Brother Rogatian, De La Salle College, Vedado, Havana, Cuba.*

First International Speed Contest,

BALTIMORE, April 14, 1906.

Under the Auspices of the Eastern Commercial Teachers' Association.

Percentage Table: Miner Medal Tests.

NAME.	Gross Speed per Minute	Material Errors	Immaterial Errors	Per cent. Deducted	Net Speed per Minute	System
S. H. Godfrey	$166\frac{4}{5}$	8	8	10	**150**	**Isaac Pitman**
L. P. Temple	$172\frac{2}{5}$	14	23	$19\frac{3}{4}$	**138**	Graham
C. H. Marshall	$172\frac{2}{5}$	52	18	$56\frac{1}{2}$	**75**	Benn Pitman
E. A. Trefzger	$166\frac{4}{5}$	55	27	$61\frac{3}{4}$	**64**	Gregg (Light-line)

Write for sample of "Pitman's Journal" and "Which System."

ISAAC PITMAN & SONS,

31 Union Sq. NEW YORK

Publishers of "Spanish Phonography," New and Revised Edition, Price, $1.50

Gregg (Light-line) 64
Benn Pitman 75
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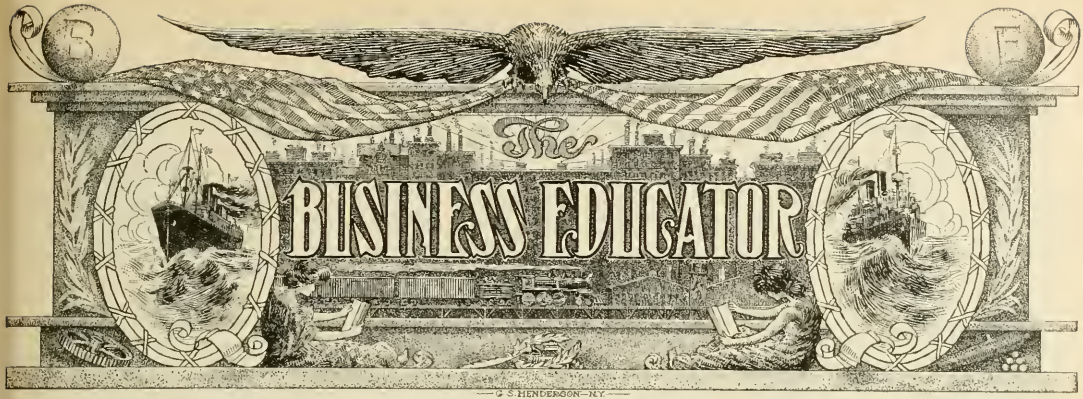
ISAAC PITMAN 150



VOLUME XII. COLUMBUS, O., FEBRUARY, 1907. NUMBER VI.

TWO EDITIONS

STUDENTS' PENMANSHIP Edition, Seventy-five cents a year. Devoted to the Teaching and Execution of Practical Writing, Fine Art Penmanship, Engrossing and Pen Art.

TEACHERS' PROFESSIONAL Edition, One Dollar a year. Devoted to the Above Branches and to Business Education English, Mathematics, Bookkeeping, etc.,—Association Interests, and the Profession of Commercial Teaching.

THE BUSINESS EDUCATOR

Entered at Columbus, Ohio, Post Office as Second Class Matter.

Published Monthly (except July and August), by ZANER & BLOSER, 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, $1.00 a Year (Foreign Subscriptions 30 cents extra); Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 20 cents extra).

C. P. ZANER, - - - - - - - Editor
E. W. BLOSER, - - - Business Manager

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The Students' Penmanship Edition contains 32 pages and is the same as the Professional Edition, less the sixteen pages devoted to the Departments of Commercial Teaching. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition. Price, 75 cents a year.

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The Business Educator is devoted to the progressive and practical interests of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

Advertising Rates furnished upon application. THE BUSINESS EDUCATOR being the highest grade journal of its class is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High Schools, Colleges and Religious Schools, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to secure subscriptions.

Considering that THE BUSINESS EDUCATOR is high grade in every particular; that progressive, practical lessons in penmanship are a distinctive feature of the magazine; that departments of interest and helpfulness in subjects relating to Business Education are found only in THE BUSINESS EDUCATOR, you will readily see that it is not only *the best* but *the cheapest*, when quality, character and quantity are considered.

The Cleveland Convention.

For the benefit of those of our subscribers who do not receive the professional edition we will here state that the Eleventh Annual Convention of the National Commercial Teachers' Federation held in the City of Cleveland holiday week, in the Spencerian Commercial School, was the largest meeting of Commercial Educators ever held, and from the beginning to the end a most enjoyable, profitable and successful meeting.

The Penmanship section, through the energetic work of the Secretary, Mr. L. E. Stacy, Meadville, Pa., as well as through the cooperation of the other officers, succeeded in increasing its membership to one hundred—the largest by far of any previous registration. At all of the meetings of this section the seats were well filled, and at times many were standing. This alone bespeaks renewed and increased interest in the subject of penmanship.

The various program numbers were listened to with marked interest, and frequently followed by to-the-point discussions.

Pittsburg was settled as the next place of meeting at which place let us all plan to rally and have a right royal, helpful, sociable time.

The following persons were selected as Presidents of the several Associations: Federation, L. A. Arnold, Denver; Shorthand, W. I. Tinus, Chicago; Business, D. L. Musselman, Jr., Quincy, Ill; Penmanship, C. S. Chambers, Covington, Ky.

100 Per Cent.

A school proprietor—and a successful one too—recently said that one hundred per cent. of his pupils were subscribers to THE BUSINESS EDUCATOR. That meant every pupil interested in the improvement of his or her handwriting. That means in due course of time good writers. Good writers are in demand, and consequently successful.

Are all of your pupils subscribers to THE BUSINESS EDUCATOR? Why not interest that poor writer in good writing by showing him what a wealth of good material we are presenting for his special benefit. A kind of help he can secure in no other way for almost any outlay of money. But here it costs but a few cents a month and will bring large returns.

It costs the pupil in school but about five cents a month to receive THE BUSINESS EDUCATOR regularly, and if he follows its guidance his improved handwriting will easily secure him an increase of as many dollars a month as it costs him cents. Talk about your "gilt edge investments," this is golden to the young man or young woman who follows its suggestions.

Can you not report one hundred per cent. too?

Frank Vaughan's "Story of Business Education in America" is omitted in this number in order to give room for the Federation report. Story No. 9 will appear in the March number.

The Old and the New — The False and the True

Some years ago it was generally thought, as still a few believe, that finger, forearm or muscular, and whole arm movements were three separate, distinct, and antagonistic actions. This was due to the belief that a distinct set of muscles operated each action thus described, and that training or skill in the one aided but little in the other.

Investigations during the past decade, have, fortunately, shed some new light upon the subject with the result that today we have more knowledge and consequently less prejudice; more co-operation and less antagonism.

The source of *finger* movement is in the muscles of the forearm and not in the fingers. The source of *fore arm* or *muscular* (now very commonly and properly turned *arm*) movement is in the muscles of the upper arm (biceps and triceps), chest and back (pectoralis major and latissimus dorsi). The source of *wholearm* movement is in precisely these same upperarm and body muscles.

If you write with the arm instead of the fingers, you use the same muscles to propel and guide the pen whether the elbow is resting at the elbow or suspended in the air. Any one who can write well with the elbow raised can with but little or even no practice, also write well with it resting, providing the sleeve is not tight, And anyone who can write well with the arm resting can with little or no additional practice write well with it suspended. Try it yourself and thereby prove it.

The reason why persons who write comparatively well with the fingers cannot without considerable practice write well with the arm is that an entirely different set of muscles are employed to propel as well as guide the pen.

The reason why persons who write well with the elbow resting can also write well with it raised is that the same muscles are employed in both movements.

This is why practice upon the blackboard aids in learning to write with the arm movement, and why progressive teachers are encouraging such practice.

The resting of the elbow restricts the size of writing, but has little to do with the control of the pen. Control of movement, like creation of movement, is a mental condition and not a mere surface or contact condition.

Arm movement, whether at the blackboard with the elbow suspended or at the desk with the elbow resting means the same — the *opposite* of finger movement. It is therefore simple, logical, and practical.

It enables the child to slip or move the elbow and thereby avoid acquiring the twin evils of gripping and excessive finger action, and it enables the adult to rest the arm when small writing is necessary. It enables the child to write large and with the minimum of effort, and it enables the child to progress gradually year after year from large to small writing and consequently from the shifting to the resting of the elbow.

In this way it is possible to work along the lines of least resistance and also along the lines of the greatest control consistent with freedom. Form and freedom are thereby possible from the beginning.

Opportunity

The old idea that opportunity — some vague, mythical Goddess of Fortune — knocked at each person's door but once in a life time has been very clearly disproved by these strenuous modern times. And yet, in a sense, there was always some truth in the saying, although it never expressed a whole truth that was applicable to all people.

Opportunity, in the sense thus employed, meant some large, and frequently, suddenly acquired fortune, due to some seemingly lucky act or investment, without apparant forethought, preparation, or anticipation. But even then to those who looked far enough beneath the surface of circumstances there was usually to be found some reason, some plan, some preparation, some well-defined purpose which the "lucky one" knew too well how to conceal.

But opportunity today, means, as it has always meant, the chance to do something timely, worth while, and necessary. It means, as ever it has and ever it must, the perception of some duty and the performance of it, and usually *as* a duty rather than with the hope of some reward, financial or otherwise. The great men of all time have been the ones who began to grasp small opportunities early in life and continued to grasp them day by day in the form of duty until greatness, fortune, or fame resulted.

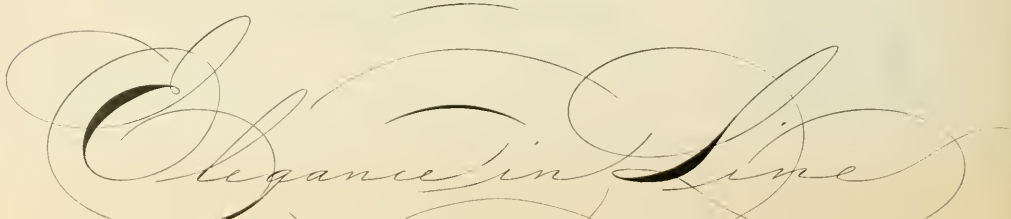
Sometimes this much to be desired end seemed to be the result of some one great act, but more frequently it came as the culmination of a series of acts, each one of which, if analyzed and traced, led backward to small and seemingly unimportant beginnings. The lives of our Lincoln's, and Grant's, and Darwin's, and Edison's, and Carnegie's, each and all prove this to be the rule.

The question naturally arises, are we grasping each "golden" opportunity in the form of some needful duty day by day and performing it as cheerfully and carefully as did the honored and beloved of all the ages? If we can say yes, then may we, too, anticipate rewards somewhat in proportion to our toil and true worth, for, after all, we are pretty sure to receive our full reward.

Are we, as students, eager to solve the problem in mathematics? Are we earnestly endeavoring to master the common, everyday rudiments of English? Are we striving to acquire skill in writing? Are we seriously trying to develop facility in shorthand — the kind which leads higher than a mere machine? Are we doing the necessary amount of drilling to cause the fingers to follow and transcribe thought on the typewriter? Are we familiarizing ourselves with the details and basic principles of accounts so as to be able to know the *why* as well as to transcribe the transaction? In a word, are we grasping our opportunities each day as they confront us, or are we overlooking and avoiding them? If the former, success, a clear conscience, a reward worth while and perhaps distinction await us. But if we are sidestepping the opportunities failure is as sure to follow as effect follows cause.

Rooseveltian push, principle, and perseverance seems to be in the air; young men and young ladies are therefore in demand. Opportunity is ever present and awaits your service. Form the habit early in life of looking for and recognizing duty, and in due time opportunity will mean to you opulence in material wealth or deserved recognition and honor, and it may be both.

An Editorial on the Beauty of Curvature in Lines, or a kind of Extravagance which Robs or Injures no One.



Practical Lessons in Practical Writing

DUFF'S COLLEGE. E. W. STEIN. PITTSBURGH, PA.

Specimens Criticised by Mr. Stein.
Mail so as to arrive in Pittsburgh by the twentieth of each month.

Lesson Six.

Many people write what is considered a good business hand, yet it is not accurate; furthermore it is not necessary for it to be accurate to a very fine degree in order to be good commercial writing.

If you watch the poi ts of legibility, pay some attention to the uniformity of your work, and then practice for strength and ease of execution, you cannot fi il to secure a good handwriting.

What I mean by points of legibility are the unlikeness of letters, and the parts of letters that are peculiar to that particular letter. Make *u* unlike *n*, *o* unlike *a*, *e* unlike *i* and so on. Give some attention to the little dot or projection at the last part of *v*, *w*, and *r*. These things make up the plainness of your work, which is the primary object of writing.

Then comes uniformity. This is the quality in your writing that gives it a fine appearance, makes it easy, and from which most people will judge your work. Under this head we have three divisions, uniformity of slant, size, and strength of line. All of them are equally important and deserve considerable attention.

Last but by no means least, is strength. This means smooth, forceful lines, and is the result of effort and personality. I wish you would carefully analyze your practice work and discover if you are deficient in any of these points.

PLATE 31. Review the straight up and down exercise, this will renew your motion of in-and-out-of your sleeve. *d* is a composite letter containing *a* and *t*. Practice these just as given in the copy. You should practice at least a half page of each one of the words given and don't give up until you secure the right kind of results.

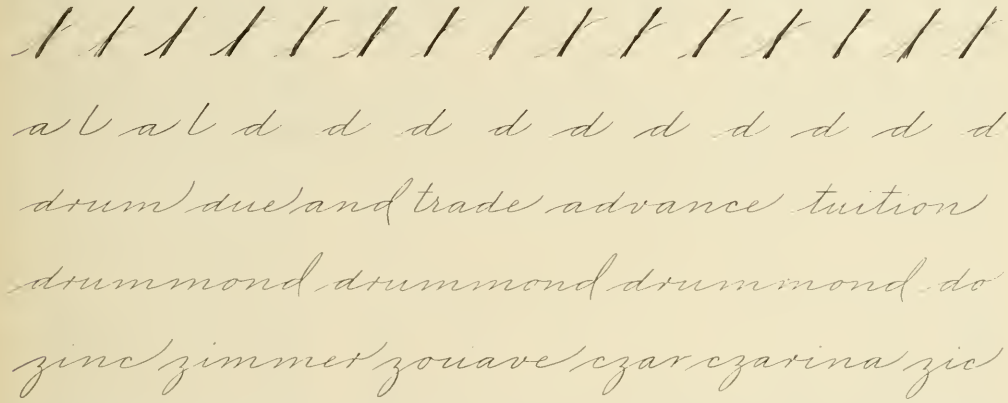


PLATE 32. Raise your pen at the bottom of *p*. Make the last part by starting at the base line and finishing it like *s* with a round top Aim to make the down stroke in *t* nearly straight. The up stroke needs plenty of curve near the base line. Final *t* needs no crossing; throw the finishing stroke up as high as the small letters. Curve it toward the right.

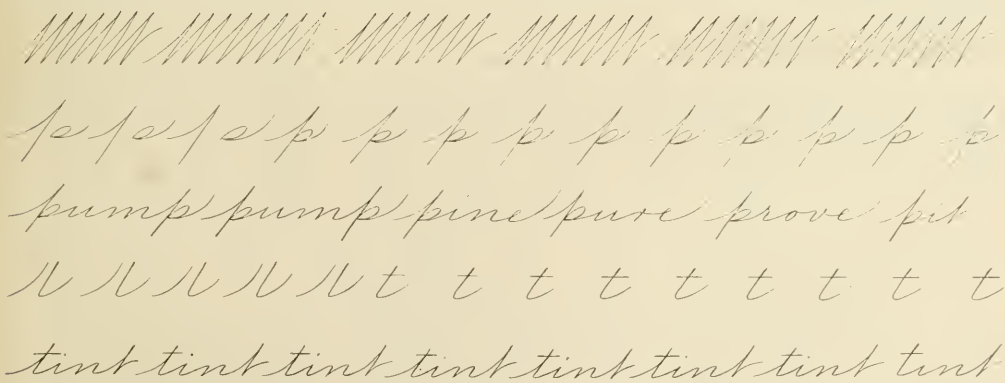


PLATE 33. The last part of *q* and *f* is made the same. This is the only new feature in these two letters. You can now begin to see how important it was for you to master the previous lessons, as your ability to make *u* and *l* largely decides your success with these two letters.

a a a q q q q q q q

quinine quinine quinine quinine

f f f f f f f f f f f f f f

fancy finis famine fume firkin four

PLATE 34. Wherever you find a straight line or a compound curve you will find something difficult to execute, therefore, the exercise and the letters will need careful practice. Do not make V too wide. The finishing stroke should curve to the right and be lower than the first part.

V V V V V V V V V V V V

Virginia Virginia Virginia Virginia

minnow minnow minnow minnow

PLATE 35. We have here a continuation of the same stem as in V. This letter is finished the same as capital A. Make the loops in Y extend a half space below the base line. Practice the last line very carefully to please the Editor.

U U U U U U U U U U

Uniontown Uniontown Uniontown Uno

Y Y Y Y Y Y Y Y Y Y

Yours truly, Youngston Youngston Your

Zaner" Zanerian Zanerian Zone Zane

PLATE 36. The first line is the reverse oval stem retraced. Make three of these, one right over the other. Try to get good forms. Capital N is difficult. Don't get it too wide. Keep each part narrow. Notice that each succeeding part is a little lower than the one preceding it. Finish with a curved stroke, throwing it slightly below the line. Be careful not to get a hook on it.

M M M M M M M M M M M M

M M M M M M M M

N N N N N N N N N N N N

Minnesota Nurgen Minnic Nimon M

Criticisms.

L. C., Ill. You have a good idea of forms but are unable to execute them properly. Use more speed, this will affect your forms but practice will bring them up to the proper standard. Put more curve in the down stroke of small *o*, and reduce the size of all your work.

A. S., Ill. Close small *o* at the top; the down stroke in *c* should be nearly straight. Your figures are weak, especially *3* and *5*. Study the forms given in the copy and try to improve them.

F. B., Ill. The last turn at the top of *m* and *n* is difficult; try to avoid the angle. In writing words, pay attention to the base line, and have all small letters the same size. Figures need to be reviewed.

E. L. C., N. C. Confine your efforts to the lessons presented in THE EDUCATOR. Your pen is too fine. It is all right for ornamental writing but too fine for business penmanship. Leave off all shades, use heavier ink, make loops shorter, and get business forms of letters; then I can give you some criticisms.

O. S. K., Pa. Good movement in your practice. Always have plenty of light in the loop of e. Keep the angle away from the top of *m*. You are doing nice work. Keep right after it; you will succeed.

E. C. N., S. D. The finishing part of *b* is the same as *w* or *v*. *k* needs some careful attention; observe that the last down stroke is on the same slant as the down stroke of the loop.

E. C. Z., Ia. Make loops shorter, and try to get light down strokes. Have an eye for general appearance as well as detail.

C. G. C., Ia. More speed on capital *E*, and keep the loop out of the last part of *A*. Your small letter work is very good. Figures need more practice and study.

O. G., N. Y. All figures and signs are too large; you should try them again. Study form closely. Shorten the loops, they are too high. Finish all words carefully, as that adds to the general appearance of your work.

A. H. B., Okla. Very good movement work; if you can duplicate that kind of work on each lesson you will be able to write by the time you have finished the course.

I. E. S., Mass. Your pen is too coarse. Try to get half turns at the base line in making *c*, *i*, *u*, and *w*. Study the form and do some more work on figure *4*.

W. J. Engler. Keep your small letters down on the base line. Try the dollar mark again. You are coming. Keep moving.

T. A. J., Tenn. Unless you get your work to me before the 20th of the month it defers your criticisms another month; that is the reason these are late. The down stroke in *c* is made nearly straight. Study *r* and try it again. Notice that it is finished similar to *w* and *v*.

L. P. S., Mass. I have no special criticism on your September work; it is very good. You have good form and movement in small letters, but they are too large. The last stroke of *2* should not be thrown upward quite so much; just a little above the base line. Review all loop letters and put more loop in them; that is, make the loops wider.

F. G. A., Pa. Small letters are nearly all too large. Slant them less and give spacing some attention.

A. J. P. Do not crowd your letters so much; write freely and easily. Start the first stroke of loops on the line and not below. Study the dollar mark and try it again.

G. E. B., Ia. Use more care in preparing your work and arrange it the same as the lessons are arranged. Try some of the work again; especially small letters and figures.

A. R. Herrell. Put the address in with your work as I like to know from where it is coming. Your work is very fine and the only thing I have to say is: Keep at it, improve the quality of line in the small letters, slant them less, you will improve fast.

H. A. B., Mo. You have a little downward stroke that you make when beginning *l*; try to avoid it. Excellent work, and you should feel proud of your ability.

W. A. D. C., Mass. More light in the middle of *o*. Avoid the loop at the bottom of *s*. Practice for uniformity and strength in the general appearance of your work.

S. C. D., Ohio. When it comes to continuous excellence you had the best work of the month; the last page was finished with the same care as the first and all your practice was very good.

X. Y. Z., Ia. Do not be afraid to sign your name. I am somewhat adept at untangling puzzles, especially if they be of a chirographic nature. Fine work you did. Come again.

E. D. B., Oregon. I see no reason why you cannot become a professional penman; you have an elegant foundation in the line of movement. Avoid the hook at the beginning of *O*. *E* needs more practice. Study the form closely. Use better ink. I would suggest a good grade of writing fluid. Figures are weak. Follow the copy closely in making them. Finishing strokes are not curved properly. Give them attention.

C. V. B., Mich. Good work. If you raise your pen on the down stroke of loops, always catch on again in such a way as not to disconnect the lines. You are forging ahead in fine shape. Keep it up.

J. W. C., Ohio. Loops should be rounding at the top. Avoid an angle. You have some trouble in getting down strokes too heavy. Try to improve that feature in work.

H. E. O., Wis. Do not make an angle at the bottom of *l* or *b*; it should be a half turn, the same as in *i* or *v*. Your figures and signs are good.

M. W. B., Ill. Too much slant on your loops. Observe that the last down stroke in *k* is on the same slant as the down stroke in the loop. Have more light in the middle of small e.

W. F. B., Pa. Very good loop work, but figures and signs are not so good Review and try to get them stronger. Keep your work down on the base line when writing words.

R. S., Minn. I would suggest that you write just a little smaller. You have good results but I believe they can be improved by decreasing the size of your work.

H. A. L., N. Y. Elegant movement work. Do not retrace the parts of *m* quite so much, and try to have all small letters the same size; you are inclined to make *c* too small. Make a dot where you finish *b*.

M. N. S., Pa. Very good work. Put more curve in the down stroke of *o*, and have more hook at the top of *c*.

A. J. C., Minn. The downward stroke in your loops is weak. Try to strengthen it. Study the finishing part of *b*; you do not have enough dot at that point. Do not raise your pen before a.

P. A. P., Minn. The crossing in loops should be at the height of small *i*. Your crossings are too high. Put more curve in the up stroke of all loops. Review the word exercises.

M. S., Minn. Loop letters are too high. They should be no higher than capital letters. By using more speed in *b* and *k* you can improve the quality of line. Do plenty of work on the words.

A. M. D., Md. You have done very nice work and I have no special criticism. The only suggestion I have to offer is that you continue with the same grade of work.

H. M. H., Out. Your practice is not as systematic as it should be in order to secure good results. Follow the copies and instruction more closely.

I. E. S., Mass. Be more accurate with movement work. Your forms are good in the small letters but the lines are weak. More speed will improve them.

H. H. W., Mo. You have done very well. Your loops are higher than is necessary for business writing. Keep up your work, you can become a fine penman.

G. H., Minn. Avoid the loop at the top of *o*, and try to get half turns at the base line in *i*, *u*, and *b*.

S. L., Minn., Your loops are too wide. Keep them narrower and aim to make the down stroke nearly straight. Make a decided hook at the top of c.

M. H., Mass. Your specimen is very good. Curve the first stroke of *m* and *n* still more; s is not good, review it. Your figures are good. Keep up the same grade of work and you will become a fine penman. The paper you are using is all right.

E. V. B., Ill. Nice practice work. The letters that need attention are c, *o*, and *r*. Improve them next month.

A. S., Ill. More curve in the up strokes of loops. Do considerable practice on loop letters and try to work out all the shaky, nervous places. Do not raise your pen before c.

C. A., R. I. If you can improve the strength of your lines your work will be much better. Try more speed. Figures are too large.

N. C., R. I. Good movement work. Endeavor to use the same kind of movement in words that you do in exercises. Keep right at it.

M. H., R. I. The turn at the bottom of *l* should be the same as at the bottom of *i*. The down stroke in the last part of *k* should be parallel with the down stroke in loop.

C. G. L., R. I. Your inclination is to make loops too slow. Fire up a little. Close *o* at the top. Watch the legibility of each letter, try hard for improvement next month.

M. F., R. I. I have no special criticism for you; the work is good. I would suggest that you aim to get more strength in the lines.

E. D., Ill. Do not make the initial stroke of *l* so long. Your loops are nearly all too high. Review figures and signs.

F. T. B., Ill. You should practice *m* and *n* again; these letters are difficult and ought to be mastered thoroughly. Try to eliminate all the angles at the top of loops.

E. S., Ill. Small *r* needs attention. You do not get that projection at the top made properly. Close *o* and *a* at the top, and use more curve in the down stroke of *o*.

W. A. R., N. J. You have prepared your work too hurriedly. If you will use more time and deliberation in this work you can secure better results. Better review this carefully.

E. P., R. I. Very nice work this month. I would suggest, however, that you try to get more strength in your lines and especially in figures.

J. A., R. I. More speed on movement exercises. Your loops slant too much and are too large. Follow the copy closely both as to form and size.

S. G., Ill. Send more work so I can get a better idea of your ability. Your work lacks uniformity in slant. Watch that feature.

E. C., R. I. You do not have the proper form of small *r*. Study *k*; the last down stroke should be parallel with the down stroke in the loop. Try to eliminate all shaky, nervous lines.

N. W. G., N. J. Use wider paper for practice. Uniformity of size and slant is the weak place. Put plenty of stress on these points. Keep right at it.

H. V., Ill. Use a finer pen and much more speed on capitals. Keep up your practice and let me hear from you again.

E. A. R., Pa. This month's work is better than you have been sending. The size is about right now. Use better ink.

R. P. K., Ohio. Less slant in loop letters will improve them. The tops of *m* should be quite rounding; *r* and *k* need more practice. Review them.

W. A. R., Oregon. Put more curve in the first stroke of *O*, and try to avoid that hook where you begin. Make all figures smaller. Read the instruction carefully before taking up a lesson.

H. H., Iowa. I am pleased to have you as a student. Remember me to Mr. Potter. Your work is better than the average, and some of it is fine. I have no criticism to offer on form. Use heavier ink; you can see better what you are doing and secure improved results. I will look for you next month.

F. L. F., Mass. Tone down your movement and try to get it under perfect control. Loop letters are too large; they should be no higher than capitals.

T. J., Tex. More curve in the up stroke of *s*. The point at the last part of *r* needs attention; make it quite emphatic.

A. C., Miun. More light in the middle of e, that is the part that makes it legible. Close *a* at the top. Spacing between letters needs attention. Your loops are too high.

G. G. L., N. J. Very fine movement work on exercises but you haven't carried it all through the lesson. Do not hesitate at the top of loops. The sign and figure work is very good.

E. L. K., Wis. I am glad you like the lessons. Keep right at it; you are getting in line for a certificate. The last down stroke of *k* should be parallel with the down stroke of the loop.

F. M. B., Ohio. Be more accurate with all your writing. Keep all letters down on the base line. Figures are very plain but are too large. Come again.

H. E. T., Conn. I am very sorry to learn of your illness. Take a good rest and go at it again. By working hard you should merit a certificate.

W. S. S., Ill. Aim to get smooth lines in all loops; you can accomplish this by increasing the speed. Always get the necessary amount of light in *e*.

H. H. B., Ohio. You are getting in a little late on this work and you will have to work hard to catch up. Capitals are all too large. Study the form of *E*. Both parts of *w* should be the same width.

H. L. W., Ohio. I have no special criticism for you this month except that heavier ink will give you better results. You can become a fine penman if you keep right at this work.

J. P. D., Conn. Make the down stroke in all loops practically straight. Unless you do this, the crossing will be too high. Review all loops and study the finishing part of *b* and *h*. You have made the last part of *k* very much too large. Use more care in making figures and signs.

A. H. G., Mass. Movement exercises are better than the other work. *O* slants too much and you should avoid the hook on the first stroke. The loop in the middle of *E* is too large. Make the up stroke of *A* nearly straight and on the main slant of your writing. Put more curve in the down stroke of small *o*. The finishing dots of *v*, *w*, *r* and *b* are all the same; study them closely and improve them.

P. M., N. Y. Your work is very good, but your paper is too soft and your pen too coarse. *o* and *w* need more work; follow the copy closely in developing these letters.

W. A. D. C., Mass. Do not hesitate or stop at the top of loops, as this has a tendency to make them sharp. Throw the last part of *k* farther away from the loop.

Pittsburg High School, Pa. The work this month is much better than last. Improve the spacing by practicing wide-spaced words, thus making each letter stand out by itself. *m* and *n* should be more rounding at the top. Insist on having work done without any blots on it. I mean retraced letters, heavy strokes, etc., as these all detract from the appearance of the page. Figures should be reviewed and the forms carefully studied.

O. P. M., Kans. You have done very well on this work. The only general criticism I have to offer is that your work is too large; especially your small letters and figures. Spend some time on word exercises; you need that kind of practice.

H. E. M., S. D. Begin the initial stroke of loops down on the base line. Close *a* at the top and watch the finishing dot of *r*; it is made exactly the same as the finishing part of *v* or *w*.

J. N., Mich. Review the letter *v*, and observe that it is no narrower at the top than any other point Make the hook at the top of c with considerable care. Curve the upstroke of *s* still more. *h*, *k* and *b* all need more practice.

A. B., Wis. Your figures are decidedly improved. Very fine in fact. You have done better work on this lesson than any previous one. Keep up the same kind of work and you will be able to write well.

F. J. Bruggner. You need more practice on movement exercises, especially the smaller ones. Review *E* and study the form closely. Try to avoid the hook at the top of *O*. Figures are too large.

I. G. M., Pa. Put more speed on your practice: close *o* and *a* at the top. Your writing is too large, decrease the size nearly half, then strengthen your connecting strokes, and you will be doing nicely.

I. F. W., Pa. You need more speed on your loop exercises. Do not halt at the top of loops. More light in the small *o*; round it up as in the copy. Your work is fine, and by using more speed it will be much better.

F. W. H., N. Y. Strive to get uniform slant in exercise work. Unless you are able to get the proper slant in the easy work it will be more difficult later on when you take up harder work. Figures are too large.

H. F. Brisk. Review lesson 1, and try to get more system in your practice. I would advise you to practice the same as the plates given in the copies.

J. L. F., Ky. Nice work. Follow the copies closely and continue right on through the course.

R. I. M., Mo. Send more work. The practice you sent is good but not enough of it. Be sure to send at least as much as the copy.

A. S., Ill. You have done well. Go right ahead, study the copies closely, and work hard for legibility and freedom.

H. M., Ill. Do not be quite so timid; practice for confidence in yourself, and then all those shaky places will disappear. Your forms are good.

H. M., R. I. The down strokes in the signs for per cent., etc., should come below the line just a little. You do not quite understand the form of *r*. Study it.

N. C., R. I. Put more light in the middle of *e* and you should review *m* and *n*. Use more speed in making loops; they look too slow.

I. F., Ill. Your work shows considerable effort and strength. Some of the word practice is very good. Follow instruction and keep right at it.

N. M. D., Ill. Develop small *o*; it is weak. Put more curve in the down stroke; this will give the requisite amount of light in the middle. Make the *s* part of *S* first.

G. W. Review small *r*, but first study the form from the copy. You do not understand it. Make the hook at the top of c shorter and more emphatic, as that is the characteristic that makes the letter legible. Try loops again and aim to get all lines smooth and all letters legible.

E. W., R. I. Make loops wider and have them all the same as nearly as you can; they fluctuate in size and this gives your writing a poor appearance. Your figures and signs are very good.

H. M., R. I. The crossings in your loops are too high. More curve in the up strokes will improve this feature. Avoid the loop at the top of *o*. Look closely at the copy of *k* and then try it again.

E. P., R. I. Do not hesitate at the top of *l*. If you do, it produces a sharp point instead of a turn. Close *o* at the top. Figure 2 should be reviewed.

R. D., R. I. Too much slant in loops. Do not start below the line with *l* or *b*. Make the dot at the top of *r* more emphatic. Your figures are good.

Y. L., R. I. Give finishing strokes some attention. You can spoil the appearance of a word by finishing it carelessly. Try the dollar mark again.

L. C., Ill. You have crowded the letters too much in words. Give spacing some attention and your results will be better. Try the signs for per cent., etc., again.

L. D., R. I. Do not raise your pen in writing short words. The finishing part of *r* and *b* needs attention. Avoid the loop in the last part of *k*.

M. R., R. I. Use more curve in the up stroke of loops. It would be advantageous to you to review *m* and *n*. Your figures are a little weak. In making them use a firm, substantial, sure movement.

WORTH $10.00 A YEAR.

I wish to congratulate you upon the beautiful publication that you are issuing. It is beautiful to look at, it is inspiring to read and it is worth $10.00 to any teacher or any one interested in a commercial education for each year's subscription.

C. W. Ransom,

Proprietor, The Ransomerian School of Penmanship, Kansas City, Mo.

Progressive Lessons in Business Writing

A. S. Rogers

SAN FRANCISCO, CALIFORNIA,
BUSINESS COLLEGE

Send Specimens for Criticism to "Criticism Editor," Care The Business Educator, Columbus, O.

A. S. Weaver.

PLATE 5. Capital *E* is one of the hardest letters in the alphabet. It requires special attention. After working on the exercise, study carefully the form of the letter. Note that the loop in the middle is small and that it is a little over one-half the distance from the bottom to the top of the letter. Finish like capital *C*. Make several pages of *E*. Put a circle around the best *E* you have on the page and compare it with the best *E* in the copy.

After practicing on the small movement drill, take up small e. Get lots of curve in the up stroke, and keep the down stroke almost straight. Allow a little white paper to show in the center of the loop. Don't make the letter too high. Watch the beginning and finishing strokes.

You have noted that a movement drill is given before each capital and each small letter. Always practice on the movement exercise for from ten to twenty minutes before taking up the letter. Practice the exercise carefully, but pay more attention to the movement and speed, than you do to the form of the exercise.

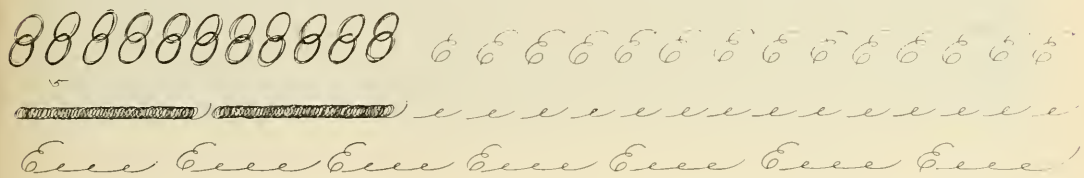


PLATE 6. Capital *N* is an application of the push and pull movement. Begin the stroke with a small check mark or dot. We find this form of beginning stroke easy to acquire, and it is at the same time, neat, and can be made rapidly. Study the copy for size and slant. The down strokes of the *n* are as nearly parallel as a straight and curved stroke can be. Don't get them too far apart. The second stroke is not as high as the first. In finishing the *n*, and as a matter of fact in finishing all letters, take the pen off the paper while the hand is in motion. Don't allow the finishing stroke to extend far below the base line.

The small *n* requires special attention. Make the down strokes straight and let the up stroke retrace it for a short distance. Make round turns on the top of the letter and a round turn at the bottom of the letter at the finish. Continuous practice on the connected *n* exercise shown in the last line of this plate will help you not only in making the small *n* and *m*, but in securing uniformity in height, slant and spacing in all your letters.

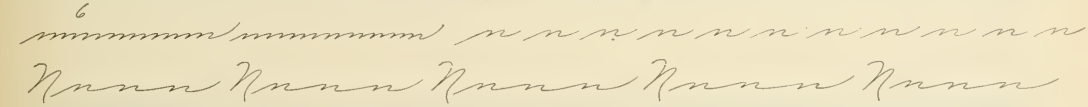


PLATE 7. The instructions given for capital *N* apply equally well to capital *M*. Watch the turns at the top. There is no better exercise than the connected small *m*. Add it to the list on which you practice daily. Don't string your letters out, keep the down strokes close together.

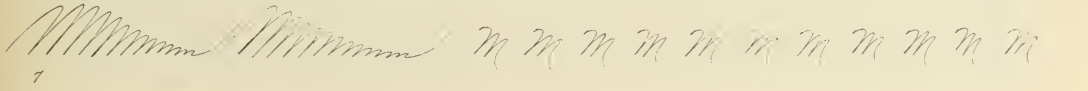
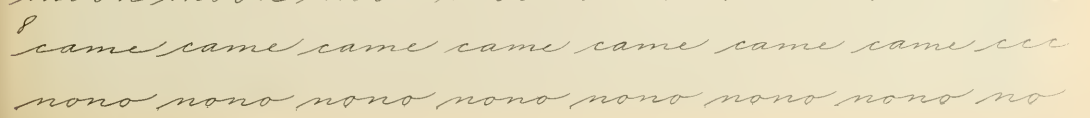


PLATE 8. The next plate is a drill on the small letters you have had. Study the copies and imitate them as closely as you can, but do not lose sight of the fact that you must make them rapidly and with a free light motion. Keep your letters uniform in height, slant and spacing. This is a fine plate to sit up nights with. Carry it around with you. Study it. Practice the words given, on wrapping paper, or smooth boards, newspapers, anywhere. *Practice, study, think, imitate.*



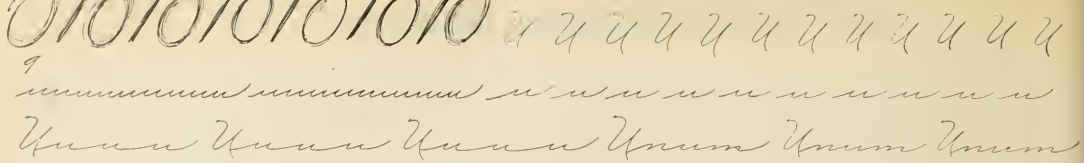


PLATE 9. Don't allow capital *U* to sprawl. Keep it compact. The last stroke does not extend up as high as the first part of the letter. The last down stroke retraces the up stroke for a considerable part of the way down. The finishing stroke is the same as the finishing stroke of capital *A*.

Small *u* is the reverse of the small *m*. It is made with the under swing of the arm, while the *n* is made with the over motion. The exercise preceding the small *u* is one you should practice frequently. The small *u* has two sharp points at the top of the letter and two round turns at bottom. Be sure you get both sides of the *u* the same height. In combining *m* and *u*, be sure you can distinguish one letter from the other.

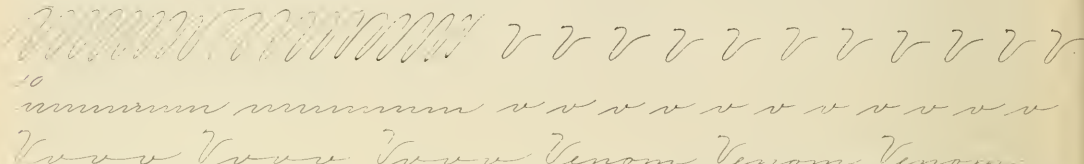


PLATE 10. In the future plates a small word beginning with a capital letter is shown on the third line; study it carefully. Begin the small letters close to the capital. Capital *V* is our most graceful letter. Make a short round turn at the bottom, keeping the distance between the down and up strokes uniform. Finish with a short graceful swing to the right.

The first part of small *v* is the same as the last part of small *n*. There are no angles. Do not close the letter at the top. Note how the *v* is finished. The little tick to the right retraces the up stroke for a short distance. Curve the finishing stroke.

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FROM A TO Z IN

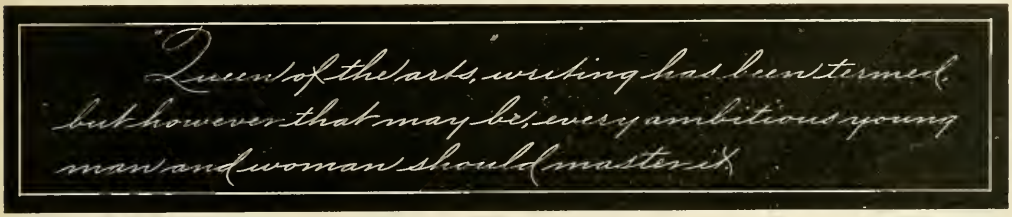
Professional Business Penmanship

BY MR. S. M. BLUE

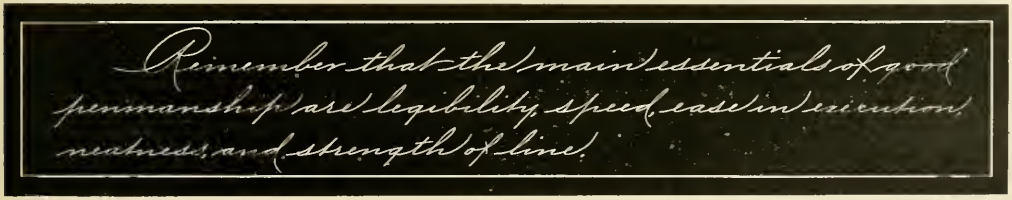
Becker's Business College Worcester, Massachusetts.

WITH EDITORIAL COMMENT.

The old meaning of Queen was beautiful, but the modern Queen is expected to be useful as well as beautiful. The old idea of writing was that it should be beautiful but to-day it is expected to be useful as well as attractive. It is, therefore, when well written, a useful as well as a beautiful art—a fine as well as a mechanical art. Make your writing pretty and practical.

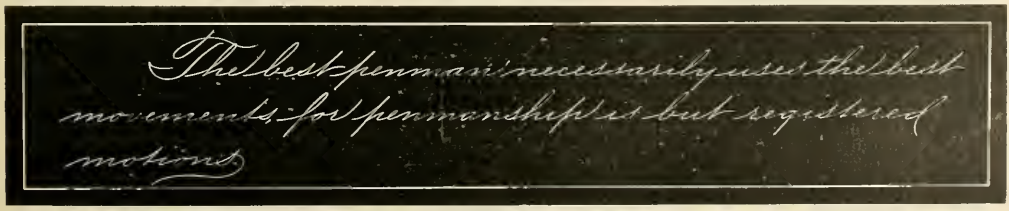


It is so easy for the student to become self-centered upon this or that essential of writing and to forget other equally important things. There are a number of essentials in good writing and you should familiarize yourself with them—thoroughly saturate your thought with them and ere long they will become a part of your self and your handwriting. Form and movement are the two glittering generalities, but we need to go deeper in our thought and practice.



Yes, it is one thing to put forth effort, mere effort, and it is quite another thing to put forth the right kind of effort at the right time. Learn to put forth effective energy with the minimum of effort. The good penman writes with less effort than the poor penman because he has learned to conserve energy and to do things with the minimum exertion. Arm movement makes writing easy in execution.

As your movement or motion is, so will be your form. Forms are but pictures of motions. A graceful motion registers a graceful form, and a cramped movement a broken form. Look at your writing. It is an index of your movement, because it is what your movement has made it. Use the defect in the form to show you where your movement is broken, irregular, wild, spasmodic or perhaps downright mulish.



EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

Why?

Why is it that public schools fail to develop good writing in six and eight years, when business schools develop good writing in from six to eight months?

One reason is that the pupils are not as old and therefore not mature. Another reason is that the teachers are not specialists. But still another reason, and probably the chief one, is that form only is taught in the public school while form and movement are both taught in business schools.

What is the remedy? There are two remedies, either of which will secure practical results if intelligently pursued to the end.

The first and most feasable method is to teach form and movement together from the start, by means of large writing in the beginning to prevent the acquisition of excessive finger action and gripping, and gradually reducing it to a normal size by the time the child enters the grammar grade. This is now being done successfully in an increasing number of places. And present indications point toward the universal adoption of this method.

The other method would consist in employing a specialist in penmanship to teach in the last year of the grammar grade, devoting not less than thirty minutes to the work, during the entire school year. By specially strenuous training for the year, old habits can be discarded and corrections formed, but it will require special ability and enthusiasm, and more time for the writing period and consequently less for other subjects.

This latter method would require the employment of many, many penmen as teachers, which expense as yet, at least, the people are not willing to bear in increased taxation.

The heretofore method of teaching form for four years and then movement is not an unqualified success. It is better than nothing but form and finger movement, but not a success in the true sense of the term. It works only where the teaching is closely supervised. And the method is not a normal one in as much as it involves the teaching of one method for four years and then the undoing of it the next four years, which, as anyone knows, is neither pedagogical nor practical.

The form and movement method from the start is therefore the only logical and pedagogical method, and the one now most likely to be used well nigh universally.

A Banker's Value of Good Writing.

Mr. Ralph C. Wilson, Assistant Cashier of the Banker's National Bank, Chicago, Ill., speaking before the National Commercial Teachers' Federation, Dec., 1905, said among many other good things the following pertaining to good writing: "A boy applies to us for a position and passes the preliminaries; we presume he is of age. The first requirement is that he will write a good, plain hand. To my mind there is nothing of so great importance to a young man as a good, plain, uniform writing. All other things may be acquired later. The first thing the boy is required to do is to write a letter of application. In my opinion perfection in writing is more important than any other one thing in the training of young men for business."

Mr. Wilson also stated that all banks had similar requirements, and he is in a position to know as he employed the many people engaged in his institution.

Young men and young women will do well to heed this advice, and secure the coveted key (good writing) to a banking or other equally good position.

"The Gazetteer of Business Education" by Horace G. Healey and Frank Vaughan, announced elsewhere in the advertising columns, is, we believe, a worthy and much needed undertaking. It therefore gives us pleasure to announce our approval of the project, and to thus do what we can to aid the good cause along. You will do well to consider and comply with their announcements.

The Midland Teachers' Agency, whose advertisement appears elsewhere in our columns, has branch offices in numerous cities of the middle west and coast states. Mr. Orville J. Orsborn is general manager of these agencies, and we believe he is the right man to handle this work. We have had dealings with Mr. Orsborn for some years, and have always found him to be a reliable, prompt and courteous gentlemen.

Hymenal

Mr. and Mrs. M. B. Ragan
announce the
marriage of their daughter
Ethel
to
Joseph Albert Prowinsky
December twenty-second, nineteen hundred and six
Key West, Florida

At Home
after January 1, 1907
Tampa, Florida.

Mr. and Mrs. Thomas M. Hague
announce the marriage of their daughter
Maude Price
to
Mr. Samuel De Forest Holt
December twenty-second
nineteen hundred and six
Methodist Episcopal Church
Elkton, Maryland.

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THE NATIONAL BUSINERS TEACHERS' ASSOCIATIONS
THE PRIVATE SCHOOL MANAGERS' ASSOCIATIO
THE GREGG SECTION
THE CHARTIER SECTION
THE HIGH SCHOOL SECTION
ETC.
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CATALOGS AND CIRCULARS.

Report of the Eleventh Annual Convention

of the

National Commercial Teachers' Federation

Held in the Spencerian Commercial School, Cleveland, December 26, 27, 28 and 29, 1906

Next Place of Meeting, Pittsburg

Federation Officers, 1906

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1st Vice President, L. A. Arnold, Denver, Colorado
2nd Vice President, M. H. Lockyear, Evansville, Ind.
Secretary, J. C. Walker, Detroit, Michigan
Treasurer, C. A. Faust, Chicago, Illinois

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C. P. Zauer, Columbus, Ohio
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Federation Officers, 1907

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Secretary, J. C. Walker, 46 Grand River Ave., Detroit, Mich.
Treasurer, C. A. Faust, 40 Dearborn St., Chicago, Illinois

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L. E. Stacy, Meadville, Pa.
W. S. Ashby, Bowling Green, Ky.
O. C. Dorney, Allentown, Pa.
D. W. Springer, Ann Arbor, Mich.

The meeting proved to be the largest in membership as well as in attendance in the history of the Federation, due to the energetic work of the various officers, committees and state representatives during the year, to the central location of Cleveland, and to the historic, admirably equipped institution in which the meetings were held — the Spencerian Commercial School.

From the beginning to the end, the greatest possible harmony, interest and enthusiasm prevailed. The Van Sant-Merville administration has set a new pace which, to excel, will require the united efforts of all officials this coming year. And we do not wish in any way to detract from the credit and honor due the president by thus coupling with his name that of the energetic chairman of the executive committee, for, as the former expressed it, the latter was his "commanding general." They labored as loyally and untiringly for the Federation as did Lincoln and Grant for the Union.

The adoption of a new Constitution and By-Laws was the culminating act of the preceding administration, which had appointed a committee to report upon revision, and the chief credit for the splendid work done is due and hereby given to the chairman, Mr. A. F. Harvey, the present first vice-president of the Federation.

Here's THE BUSINESS EDUCATOR'S most sincere and cordial congratulations to one and all from the highest official to the humblest member for having made the meeting an unqualified success. And the following pages are freely given and dedicated to a review of a few of the good things said and done as well as to showing the countenances of the chief actors in the educational drama played in the famous Spencerian theater of modern learning. For the rest we respectfully refer you to the Official Report which the Federation will publish and furnish free to all members, and to all others for but $2.00.

The Reception, Wednesday evening, scheduled to be held at Hotel Euclid, was given at the Spencerian for the reason that there were too many present to be accommodated at the hotel. And everyone was delighted with the change because everybody was glad to see everybody present so early in the season. The number was larger than at any previous similar meeting, and more members were registered than at any previous opening.

Hotel Euclid proved to be a splendid holstery but too limited in capacity to accommodate more than half of the members desiring to register there. But satisfactory accommodations were found in nearby home-hotels, such as the Arden, right back of the Spencerian, etc.

THURSDAY FORENOON.

Invocation — Rev. M. B. Pratt, D. D., Pastor, Euclid Ave. M. E. Church.

Address of Welcome — Rev. Cooley, Director of the Cleveland Charities, Hudson Farm for the reformation of the unfortunate youth of the city, etc. Mr. Cooley said that inasmuch as the Mayor, Tom L. Johnson, had been up the whole of the previous night endeavoring to preserve order from the lawlessness of the courts, he had been delegated to welcome the Federation, and right royally did he do it in a most enjoyable, earnest, instructive manner.

Response of Address of Welcome — L. L. Williams, Rochester, N. Y. Mr. Williams touched upon the fact that Cleveland was the city in which the B. & S. chain of schools was organized — the place where Spencer, Felton, Bryant, Stratton, and others started upon their famous careers.

The President's address was brief, courageous, timely, appropriate and in part as follows:

As teachers and school proprietors we have important duties to perform. Our public schools, and our so-called institutions of higher education so neglected practical business instruction that it became necessary to establish, by private enterprise, schools of business, or business colleges.

"It is strange that a nation so eminently practical as the United States should have ignored for so long a time the business education of its young people. Our public

MISS CAROLINE T. ARNOLD,
Hostess

A. C. VAN SANT,
President

E. E. MERVILLE,
Host

C. A. FAUST,
Treasurer

L. A. ARNOLD,
President, 1907

J. C. WALKER,
Secretary

school directors have not, until very recently, seemed to realize that commerce has its laws that are as inflexible as the laws of Nature. Success in business is governed by rules that must be understood, and it is our business to understand and teach these laws, and to devise the best means of fitting our students for practical business life.

"The commercial student should understand that character, strict integrity, and interest in the business of employers are the greatest stepping-stones to success. If in addition to a thorough knowledge of business methods the student is a manly man, or a womanly woman, the chances of good positions and rapid promotions are increased a hundred fold. The successful business man is usually very much in earnest, and in securing help desires a dignified and faithful service.

"We should teach honesty by precept and by example. We should be models of all we try to teach others to be. Our business methods should in all things command the respect of our students, and of the communities in which we live. We should be candid with our students as to the probable length of time it will take them to reach success. Quick-time, easy-system schools are a delusion and a snare. Their products, like early vegetables, are of the dwarf variety. Early peas are dwarf peas, early corn is dwarf corn, early tomatoes are dwarf tomatoes. The schools that produce the dwarf products, like the honest seedsman should label their products "Dwarf Varieties."

"One of the worst things a commercial school can do is to advertise easy systems and quick results. Such advertisements will attract the most worthless, the poorest qualified class of students. They attract the class of students who are the most easily humbugged—students who would not be likely to make a success in the best institutions in the land. Short courses, easy systems, and cheap tuitions usually lay the foundation for speedy bankruptcy; and those who advertise them are usually moral bankrupts of the Annanias variety.

We are engaged in an honorable and necessary calling, and should strive to honor that calling. We should do good work and get good pay for it. We should be honest enough to acknowledge that time is an important factor in producing high-class graduates. Let the underbidders have the dwarfs. Cheapness and high quality do not keep company. Everything valuable is expensive. Our students should be impressed with the idea that effort, as well as good instruction, is necessary to success. Work, honest intelligent work, is Nature's price for everything valuable in the line of human achievements."

Committee reports were then heard, and by an almost unanimous action of the three hundred members present, the time of selecting a place of meeting and the election of officers was changed from Saturday to Friday afternoon.

FRIDAY AFTERNOON.

"The Relation Between the Office and the Shop in a Manufacturing Plant"—Chas. H. Benjamin, Professor of Mechanical Engineering, Case School of Applied Science, Cleveland, proved to be a feature somewhat out of the ordinary class of addresses and yet closely allied with commercial subjects and teaching.

Mr. W. N. Ferris, Big Rapids, Mich., delivered another of his notably eloquent, soul-stirring speeches, in which he appealed to his large, intensely interested audience to place the moral above the intellectual in education. He spoke of the power of great books, and said a short time each day should be given to the reading from some good book to one's students.

"A Neglected Asset"—F. E. Lakey, English High School, Providence, R. I., was the title of a straightforward, thought-arousing, timely paper upon the neglected art of *school room decoration*. He told in an earnest convincing manner *why* room decoration was valuable, *what* results naturally followed, and *how* it can be secured by inexpensive, co-operative effort.

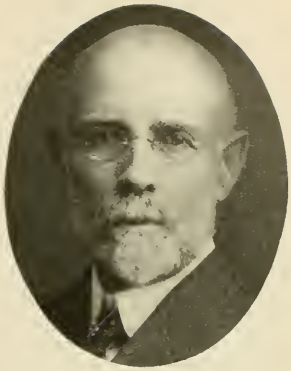
Mr. Lakey made many new friends who will look forward to seeing and hearing him again.

"Commercial Correspondence"—Carl Lewis Altmaier, Drexel Institute, Philadelphia, gave one of the best papers ever read at the Federation. It, like Mr. Lakey's paper, must be read at leisure to be fully appreciated. Mr. Altmaier is an author and authority on the subject and his remarks were listened to with evident interest and appreciation.

PHOTO OF FEDERATION FOLKS MADE IN FRONT OF THE SPENCERIAN COMMERCIAL SCHOOL, CLEVELAND, DEC. 27, 1906.

F. E. LAKEY

W. N. FERRIS



L. L. WILLIAMS

"The Commercial Student, What Shall We Teach Him"— W. E. White, Gem City Business College, Quincy, Ill., read one of the most exhaustive, thoroughly practical, papers of the convention. Mr. White believes in thoroughness, and he practices his own preachings. Few subjects thoroughly taught are superior to many superficially presented was the gist of his summing up thoughts. The three *R's* — Reading, Riting, and Rithmetic," important, however, as they are, are and should be second to the three *I's* — "Industry, Integrity, and Intellect."

Mr. A. F. Harvey, Waterloo, Ia., Chairman of the Committee on Revision of Constitution appointed a year ago in Chicago, read and recommended the adoption of a new Constitution. Without discussion and without a dissenting vote as well it was adopted — a genuine compliment to him as well as to the judgment of the Advisory Council for recommending and the convention for adopting.

Mr. Harvey's splendid services and signal ability were rightly recognized by the honored president who appointed him Editor-in-chief of the forth-coming Official Report of the Cleveland Convention. This is a task of more than ordinary magnitude and responsibility, requiring ability and tact, but the right man has been chosen, as will be seen when the product appears about Easter time.

Mr. H. C. Spillman, Hapgoods, Chicago, presented a petition from the High School Section for admission into the Federation as an independent association the same as the others. Upon vote it was unanimously admitted and is therefore a part of the Federation to be known as the National High School Commercial Teachers' Association. Here's THE BUSINESS EDUCATOR'S most sincere congratulations and well wishes for a successful, permanent, big association.

Hon. Robert C. Spencer, Spencerian Commercial School, Milwaukee, Wis., recommended the appointment of a committee to consider the feasability of holding the meetings of the Federation in summer instead of winter. He also recommended that the Federation communicate with the President, governors of the several states, legislators, national and state, etc. These communications were referred to the Advisory Council with "power to act."

The election of officers for the ensuing year passed off most enjoyably, quietly and without suspicion.

Invitations for the next place of meeting were from Norfolk, Va., Quincy, Ill., Pittsburg, Pa., and Ann Arbor, Mich. Pittsburg was selected upon the first ballot.

The close of the convention revealed the largest number present as well as the largest membership in the history of the Federation, thus proving to have been a record breaker and maker.

A. F. HARVEY

CARL LEWIS ALTMAIER

W. E. WHITE

Reception and Banquet.

Reported by E. E. GAYLORD, BEVERLY, MASS.

One of the most delightful features of the convention was the reception tendered to the members of the Federation and their friends by Mr. and Mrs. Henry T. Loomis, at their beautiful new house on Magnolia Drive, near Wade Park

Mr. and Mrs. Loomis, and Mr. and Mrs. Merville and Miss Arnold of the Spencerian School received the guests, and everybody inspected the house informally, from the well-appointed billiard room in the basement to the ball room on the third floor. Refreshments were served in the dining room, a veritable fairyland of beauty and interest to the ladies; a harpist of local renown helped effectually to maintain the harmony and happiness that characterized this splendid house-warming, and the general comment was an expression of pleasure in the charming informality and hospitality of the host and his gracious wife, and in the exceptionally refined taste shown in the furnishing and decoration of their lovely home.

It would be very distasteful to Mr. Loomis if we should go into the details of the size, arrangement, and furnishing of the rooms, the pictures, the specially made rugs and furniture, the intricate maze of electrical devices, etc., and it would be quite impossible to set forth in words the convenience, the roominess, and the effect of quiet elegance with which each of the one hundred and fifty guests was impressed. But those who were there will have hung in Memory's gallery a choice picture of a happy home established amid an environment of unusual beauty. No social feature of any previous convention of the Federation has been of the intimate nature of this reception, and nothing has ever been carried through in more perfect good taste.

Mr. Loomis was repeatedly congratulated on the success he has achieved after many years of hard work in managing the Spencerian Commercial School, which he sold a few years ago to its present owners; and in developing the large and growing business of the Practical Text Book Company, which is still under his personal direction. His many friends will be glad to know that he has been very fortunate in real estate transactions in Cleveland, where values have risen in recent years with almost incredible rapidity.

The Banquet.

At eight o'clock Friday evening about three hundred and fifty happy, hungry pedagogues and pedagoguesses sat down to a great feast of good things in the pleasing dining room of

H. T. LOOMIS

the Euclid Hotel. While the food was being served, the Euclid Quartet entertained the guests with vocal and instrumental music, and the jubilant Pittsburg now and then let off an effervescent yell of the college variety just to let everybody know how glad they were that next year it would be their turn to minister rather than to be ministered unto.

But if the folks were happy when the physical nourishment was served, you should have been there to experience the real joy that was theirs when

MRS. JNO. R. GREGG

Toastmaster Merville gave his gentle cowbell a yank to let the farmers know that it was time for dinner — intellectual dinner, mind you. And such a dinner! Land of Love, can we ever forget the contagious cachinnations of Uncle Bob? We recall that S. S. Packard said publicly in the last convention that he ever attended in Chicago that he had come, among other things, to hear once more before he passed from these mundane shores "Bob Spencer's jackass laugh." Well, that was a bit of the jolly rough and tumble of big men, but really if there is anywhere on this sublunary sphere a human being who gets more joy out of a jolly good hearty laugh than does our "Grand Old Man," we surely want to see him. Uncle Robert was in a very paradise of intellectual titilation when that never-to-be-forgotten, would-be solemncholy, duplicate of a green young Irishman, began to reel off, in a rich brogue those inimitable stories. Mr. Kelly's face was as solemn as the mask that Artemus Ward used to wear, too ultra-solemn even for a funeral, but he almost broke into laughter himself as he listened to Uncle Robert's capacious merriment at his side; and when he had finished his turn at story-telling, he sat down, covered his face with his hands, and laughed till he shook, stealing a covert glance now and then at his big side-partner.

However, Uncle Robert was by no means alone in his pleasure; we were all wiping tears of joy from our eyes most of the time, though it must be confessed — since this is to be a veracious narrative — that the Lord did not intend all of us to be post-prandial orators. We contend that no man should be dragged up to speak after dinner; that that function should be performed by those who enjoy it, who have a nimble wit, a good memory, a happy presence, and above all things Mrs. John R. Gregg's invaluable sense of the importance of brevity. Still, there never was a happier, wearier lot of teachers in one dining room than those who crept off to bed about one o'clock Saturday morning. And there certainly has been no two-legged man, since Adam raised Cain, that is more becoming as a toastmaster than is E. E. Merville. He need not tell us that he was brought up on the farm. None but an artist in bovine minstrelsy could have evoked from a mere cowbell the humor that Mr. Merville coaxed from his unique "gavel."

The banquet of 1906 was an event that, in the history of the commercial teachers who were there, will go ringing down the halls of futurity till the waves of time break on the shores of Eternity. Don't fail to be present at the next one, for Pittsburg simply will not be outdone.

National Penmanship Teachers' Association

Officers, 1906

President, C. R. Tate, Cincinnati
Vice-Pres., Walter Prall, Galesburg, Ill.
Secretary, L. E. Stacy, Meadville, Pa.

EXECUTIVE COMMITTEE

C. S. Chambers, Covington, Ky.
F. A. Keefover, Cedar Rapids, Ia.
C. A. Barnett, Oberlin, Ohio

ADVISORY COUNCIL, 1906

H. G. Healy, New York City, N. Y.
F. A. Keefover, Cedar Rapids, Ia.
F. F. Musrush, Lakewood, Ohio

ADVISORY COUNCIL, 1907

C. P. Zaner, Columbus, Ohio
H. G. Healy, New York City, N. Y.
C. R. Tate, Cincinnati

Officers, 1907

Pres., C. S. Chambers, Covington, Ky.,
Vice-P., L. C. McCann, Mahanoy City, Pa.
Secretary, L. E. Stacy, Meadville, Pa.

EXECUTIVE COMMITTEE

F. O. Pinks, Warren, Pa.
W. P. Steinhaeuser, Alma, Mich.
H. G. Reaser, Pittsburg

Reported by C. E. Doner, Beverly, Mass.

Since this was the first Federation meeting that the writer of this report has ever attended, he is not able to say just how the meeting compared in addresses given, papers read and discussed, general enthusiasm, etc., with previous meetings. He is of the opinion, however, that this was the best meeting in the history of the Federation.

Thursday morning there were seventy-three members enrolled in the Penmanship section, and by the close of the session on Saturday the membership must have almost reached the century mark. Any one who has never attended the Federation meeting has certainly missed a great treat. Such cordial greeting, glad and enthusiastic hand shakes, and warm friendly feeling was never before so brought to the mind of the writer. No one can say that there is not an earnest, brotherly feeling among the commercial teachers and the teachers of penmanship. You who have never attended one of these meetings, come to the one in Pittsburg next holidays and test these qualities of brotherly and sisterly helpfulness for yourselves. The social side of the association, to say nothing of the educational side, is worth much to any teacher. The educational side is of infinite value to every teacher. Follow along in this report and get some of the thoughts of the speakers in the Penmanship section.

THURSDAY AFTERNOON.

The first speaker, Mr. Zaner, gave some splendid thoughts on "Similarities and Differences between the Movements in Writing." His address dealt principally with the technicalities of the writing machinery of the arm. Some of his remarks follow herewith. "The function of the fingers is to hold things, and to use them in writing they soon tire. In finger movement writing, the levers of the fingers are too short for rapid, continuous action. The forearm is moved in a lateral direction and is opposed to finger action, i. e., it operates in the opposite direction of finger motion, and is moved to action by muscles in the upper part of the arm."

C. R. TATE,
President

Mr. Zaner believes, as does the writer, that the term arm movement is much more expressive than muscular movement. Muscular movement is not a specific term, and since muscular movement may mean finger movement, arm movement seems to be a better name. Mr. Zaner also believes in starting a child with arm movement on the blackboard, because that training is of direct value to his training on paper, as the same muscles are brought into use. He urges all as teachers of penmanship to give as much time and study as possible to the subject of anatomy so that we may all be better prepared to teach arm movement to children.

"Why I Became a Penman," by G. T. Brice, was listened to with interest. Mr. Brice said that he became a penman because the art of writing appealed to him so strongly that he could not avoid it. His first experience with a pen seemed to tell what an interesting subject penmanship was. He believes that to be a penman in the true sense of the word, is to be a master penman. The writer was very much interested in his thought that penmanship gives the pupil confidence, and no doubt this is true.

F. F. Mushrush handled the subject very well on "Advanced Public School Writing." Mr. Mushrush believes that the pupils in the public schools should receive practical training in penmanship during the first eight years of school life. The following are a few of his thoughts on the subject. Penmanship is one of the first subjects that the child should learn. Require careful writing in practice work. Individual style should be encouraged. Pen and ink should be used in the latter part of the third year. The old way to teach

L. E. STACY,
Secretary

C. S. CHAMBERS,
President, 1907

GEO. T. BRICE

penmanship was to place a cold copy book in front of the child, which did not aid him to acquire free easy arm movement. Mr. Mushrush is a very enthusiastic teacher of penmanship and always has many good ideas upon the subject.

The next paper was "Card Writing," by M. A. Adams. Mr. Adams advised that one should be very careful in selecting material, such as cards, pens, etc., for this kind of work. He said that considerable attention should be given to practicing one style of penmanship at a time. He believes that card writing is an art in itself, which undoubtediy it is, and requires considerable skill to execute in a copperplate style a card that will please the average person. He also spoke of card writing as a means of earning extra savings.

In "The Writing Master's Dream," by L. C. McCann, no one could listen to such a paper without considerable interest. Mr. McCann's address was an illustration of a class room lesson and was given in a very poetic and beautiful style. He spoke of the difference between the pupil who is easy to reach and the one who is not easy to reach, and that it is always well to extend a few words of cheer to the struggling pupil. He thinks that severe criticism often discourages a pupil. This paper was undoubtedly enjoyed by all who were present.

FRIDAY FORENOON.

At the Friday morning's session the attendance in the penmanship section was somewhat larger than on Thursday, and if anything, there seemed to be more enthusiasm displayed. This large attendance and enthusiasm was no doubt due to the appearance of the following prominent speakers:

L. A. Arnold read a very good paper on "Dreaming vs. Doing." Here are a few brief thoughts from Mr. Arnold. Dreaming or philosophying does not produce. Dreaming does

F. F. MUSHRUSH

not represent progress. Dreaming without will power lacks desire or pride for greater things. The dreamers are the castle builders. The doers, in contrast to the dreamers, are those who are fired with a zeal that has no bound." Mr. Arnold said that to be doers we all need to come in close contact with our work and to press that work to our hearts. He thinks that the teacher should try to find a responsive chord in the pupil. He also thinks that there is as much thought to be exercised in the subject of penmanship as in any other commercial study.

The members of the association are always glad to listen to W. N. Ferris. His address on "The Value of Penmanship from the Employer's Standpoint" was an inspiration to his audience. Mr. Ferris has the faculty of giving in plain, terse sentences many valuable thoughts. In part, Mr. Ferris said that, "The business man demands that his employees shall write with a degree of legibility that is in keeping with a reasonable degree of rapidity. Writing should first of all have legibility. Rapidity and legibility are relative terms. The business man cares little for the aesthetic in handwriting. He does not take the trouble to consider the position, movement, etc. He pays his employee for the service rendered, thereby saving his time. There should be individuality in one's handwriting." Mr. Ferris also said that penmanship sustains some relation to simple legible figures. "Not sufficient application is given in our schools to the making of figures." Certainly these are good suggestions for all teachers of penmanship. Other of his thoughts are, "Practice the Philosophy of common sense. Be willing to study the boy and the girl and to bring them into harmony with their make up. Bring out the possibilities in the student. Once we can do this, we will be rendering to the boy or girl the service that can be rendered by no other kind of school in the world." The writer is sure that the reader of THE BUSINESS EDUCATOR will appreciate these thoughts from so admirable a man as Mr. Ferris.

The address by H. E. Reed was a very humorous one. He gave in a very interesting and pleasing manner a sketch of prehistoric writing, and later went on to speak of the present day style of penmanship. Mr. Reed said that the business world demands decent penmanship. In acquiring a good business hand he emphasized three qualities: uniformity, legibility and speed. He spoke of writing as being a means to an end, and that no one is to go to seed on the subject of penmanship.

The "Pedagogics of Penmanship" was handled in a very delightful way by C. C. Lister. Mr. Lister spoke from the standpoint of the teacher of penmanship in the business college. He said that a good handwriting must be developed from the different kinds of material that we have to deal with. He believes that it is not possible to make skillful, artistic writers out of

L. C. McCANN

C. C. LISTER

H. G. REED

every one, but that it is possible to make plain business writers out of everybody. In Mr. Lister's judgment any slant of penmanship is satisfactory, providing it is not too close to the vertical to hinder freedom of movement, or too slanting to cause illegibility. One of the most interesting features of Mr. Lister's address was that he spoke of sticking pretty closely to one style of letter rather than teaching several styles of one letter. He illustrated this point clearly on the blackboard. For the average work in bookkeeping, etc., he advises the use of small capitals and short loops. He spoke of three ways of giving copies to a class: first, by writing the copy on the board; second, by a printed copy; third, by writing the copy for the pupil. For large classes he prefers the printed copy method, but said that the blackboard copy is an indispensable feature in teaching penmanship. Mr. Lister undoubtedly favors the blackboard copy with the printed copy near at hand as the most satisfactory way of teaching penmanship. He insists on neat, clean, carefully written copies, and this, to the writer's mind, is a very essential point.

At this time the penmanship association was turned over to the National Business Teachers' Association, the report of which will be found elsewhere in THE BUSINESS EDUCATOR.

SATURDAY MORNING.

Reported by L. L. Branthover, Northwestern Business College, Chicago.

Mr. F. O. Pinks, Bryant and Stratton Business College, Warren, O., read an excellent paper, entitled, "Writing for the Office." His paper was well received and was written from a practical standpoint, he advocating writing of a lively sort written at the rate of sixteen to twenty words per minute. He believes in a style of writing that can be written rapidly and yet retain legibility, even if it is not beautiful, but meets the demands

L. L. BRANTHOVER

of the majority of the business men.

The report of the judges appointed to examine the work on exhibition was then read, which was as follows:

BUSINESS COLLEGE AWARD.

1. Eastman Business College, Poughkeepsie, N. Y., S. E. Leslie, Teacher.
2. Northwestern Business College, Chicago, Ill., L. L. Branthover, Teacher.
3. Spencerian Commercial School, Cleveland, Ohio, G. T. Brice, Teacher.

PUBLIC SCHOOL.

1. Muskegon, Mich., Lena M. Kovick, Teacher.
2. Norwalk, Ohio, C. A. Barnett, Teacher.
3. Oberlin, Ohio, C. A. Barnett, Teacher.

PAROCHIAL SCHOOLS.

1. St. Johns, Covington, Ky.
2. St. Marys School, Monroe, Mich.
3. St. Patricks School, Kansas City, Mo.

HIGH SCHOOLS.

1. East Batavia, Ill., High School.

L. L. Branthover, Northwestern Business College, Chicago, Ill., was then called upon to read his paper on "What are the Best Copies for the Average Student?" As a copy of this paper will be found in the annual report, we shall leave the members of the profession to decide as to its merits and demerits.

President C. R. Tate was somewhat surprised when ex-president C. P. Zaner arose and in his usual affable manner made a very neat talk and presented Mr. Tate with a gavel as an emblem of authority in his official capacity, to which the retiring president responded in a few appropriate remarks, thanking the donors for their appreciation of the services rendered during his term of office.

Mr. S. E. Leslie, Eastman College, Poughkeepsie, N. Y., then arose in a cool and unassuming manner and gave a very interesting talk on the "Easiest Forms of Letters to Teach." A set of business capitals was placed on the board and several of them were discussed; why certain styles should or should not be taught. This brought forth ideas and questions from various members of the association. Mr. Leslie is a teacher of practical business writing as was shown by the work he had on exhibition.

The next person to speak was Mr. A. N. Palmer, American Penman, Cedar Rapids, Ia. He made an off-hand talk on "Process of Developing Plain Tireless Writing." Position and movement were discussed at length, and he showed that it is impossible to get movement without the former. He showed how position and movement should be presented to pupils of the first grade, and said pen and ink should be used. Work from the public schools of New York City was passed about the room for examination by those interested, from whom the work received favorable comments.

The next subject on the program, "Obstacles to Meet in Teaching" was ably handled by Mr. R. C. Cottrell, Supervisor of Writing, Elwood, Ind. A number of personal experiences were given, which clearly show that Mr. Cottrell knows how to handle, not only the pupils, but to have the teachers co-operate with him in teaching writing, and that you must have the good will of the pupils in order to get the results desired. He

S. E. LESLIE

A. N. PALMER

R. C. COTTRELL

believes in being quiet about the class-room, and in avoiding any unnecessary amount of noise, because it requires some time for the pupils to become quiet, should they be too much aroused.

The following motions were made and seconded: That the president appoint seven members to look after exhibits for next year, also that he appoint one person in each state as representative.

Mr. H. G. Healey, Penman's Art Journal, New York City, discussed the following subject in a scholarly and logical manner, "Some Hindrances in Proper Nerve Training." The nervous system has got to be in proper condition if the best results are to be obtained in longhand and shorthand writing. "Nervous Energy" depends upon Temperament, Environment and Food. Some persons are easily excited, while others are calm and more reserved. The best work can be done when everything is quiet, as no one can do his best work when and where there is much excitement. Happy and congenial surroundings are necessary if you wish to do your best work.

The digestive system must have the proper nourishment and the right kind as well as the right amount of food in order to keep the nerves in proper condition. If too little food is eaten the nervous system is effected, and vice versa. Those things which stimulate and excite, will calm and sooth as well. The use of opiates and narcotics should be eliminated, and even the use of coffee and tea, if the very best and highest grade of work is to be produced.

"Results of Systematic Work" was handled in an interesting manner by Mr. E. W. Strickler, Reading Commercial College, Reading, Pa. He illustrated on the board a few movement exercises and showed how they applied to the several letters; his grouping of capitals was also given. Mr. Strickler believes in grouping

H. G. HEALEY

letters according to the similarity of form, as the making of one leads to the making of the next, which is a logical as well as a systematic way of handling the subject, if the best results are to be expected.

Penmanship Section Members, 1906.

J. F. Fish, Chicago, Ill.
L. C. McCann, Mahanoy City, Pa.
L. E. Stacy, Meadville, Pa.
Julia Bender, Beaver Falls, Pa.
E. W. Strickler, Reading, Pa.
F. F. Mushrush, Lakewood, Ohio.
M. A. Adams, Marietta, O.
J. G. Steele, Bridgeton, N. J.
W. N. Currier, Bellingham, Wash.
F. E. Persons, Buffalo, N. Y.
D. L. Hunt, Wichita, Kans.
L. L. Branthover, Chicago, Ill.
Robert C. Spencer, Milwaukee.
C. P. Zaner, Columbus, Ohio.
Fred Berkman, Columbus, O.
S. B. Fahnestock, McPherson, Kans.
S. E. Leslie, Poughkeepsie, N. Y.
D. Crowley, Boone, Ia.
Lena M. Rovick, Muskingon, Mich.
Miss L. L. R. Cavanah, Cleveland, O.
C. A. Faust, Chicago, Ill.
R. C. Cottrell, Elwood, Ind.
J. M. Gardner, Milwaukee, Wis.
E. W. Miller, Springfield, O.
H. A. Don, Laurim, Mich.
John R. Sayers, Picton, Ont.
Rev. Pius Meinz, Collegeville, Minn.
L. E. Schmitt, Baltimore, Md.
U. C. Eubanks, Locust Grove, Pa.
C. R. Hill, Bowling Green, Ky.
C. W. O'Brien, Elmira, N. Y.
Geo. H. Grinnell, Kankakee, Ill.
A. E. Reynolds, Ashtabula, O.
R. L. Harman, Newcastle, Pa.
W. P. Steinhaeuser, Alma, Mich.
Emily W. Gettins, Youngstown, O.
W. P. Wright, Philadelphia, Pa.
A. N. Palmer, Cedar Rapids, Iowa.
A. S. Gregg, Lorain, O.
J. W. Creig, Berea, O.
C. E. Doner, Beverly, Mass.
F. O. Pinks, Warren, O.
C. S. Chambers, Covington, Ky.
V. Zmunt, Iowa City, Iowa.
W. C. Woolaston, Port Huron, Mich.
A. M. Wonnell, Big Rapids, Mich.
Geo. E. Hess, Charleroi, Pa.
A. L. Peer, Wheeling, W. Va.
C. C. Marshall, Cedar Rapids, Ia.
H. G. Reaser, Pittsburg, Pa.
T. J. Hoover, Carlinville, Ill.
A. E. Elliott, Cincinnati, O.
W. E. Cornell, Battle Creek, Mich.
M. D. Fulton, Providence, R. I.
E. E. Admire, Cleveland, O.
J. M. McConahey, Pittsburg, Pa.
H. Van Deusen, Indianapolis, Ind.
H. T. Loomis, Cleveland, O.
C. R. Tate, Cincinnati, O.
J. W. Baker, Knoxville, Tenn.
Don E. Wiseman, Parkersburg, W. Va.
C. A. Barnett, Oberlin, O.
L. L. Weaver, Alliance, O.
H. E. Weaver, Niles, O.
O. T. Johnston, Parkersburg, W. Va
J. V. Dillman, Elyria, O.
H. G. Healey, New York, N. Y.
Frank Vaughan, New York, N. Y.
C. C. Short, Cleveland, O.
W. H. Matthews, Salem, O.
D. M. Keefer, Beaver Falls, Pa.
H. B. Smellie, Ypsilanti, Mich.
W. F. Baird, Akron, Ohio.
A. E. Burch, Detroit, Mich.
C. C. Lister, Baltimore, Md.
M. B. Chidester, Canfield, O.
T. J. Risinger, Utica, N. Y.
C. A. Bliss, Columbus, O
Jerome B. Howard, Cincinnati, O
D. W. Springer, Ann Arbor, Mich.
J. R. Gregg, Chicago, Ill.
Maxwell Kennedy, Rushville, Ill.
John G. Frey, Cleveland, O.
L. C. Lanning, Cleveland, O.
W. A. Ripley, Huntington, W. Va.
Chas. R. McCann, Mahanoy City, Pa.
Dwight G. McCann, Mahanoy City, Pa.
Mrs. C. P. Zaner, Columbus, O.
E. W. Bloser, Columbus, O.
H. B. Heavilin, Cleveland, O.
Joseph E. Sotak, Cleveland, O.
W. H. Sadler, Baltimore, Md.
E. M. Chartier, New Orleans, La.
Mrs. C. R. Tate, Cincinnati, O.
Mrs. L. E. Stacy, Meadville, Pa.

E. W. STRICKLER

EMILY W. GETTINS

C. E. DONER

The National Shorthand Teachers' Association

Officers, 1906

President, R. A. Grant, St. Louis, Mo.
Vice-Pres., J. A. White
Secretary, W. I. Tinus, Chicago, Ill.

EXECUTIVE COMMITTEE

O. H. White, St. Louis, Mo.
W. H. Howard, Columbus, Ohio
J. S. Curry, Cleveland, Ohio

ADVISORY COUNCIL, 1906

Jerome B. Howard, Cincinnati
S. H. East, Indianapolis, Ind.
H. C. Spillman, Chicago

ADVISORY COUNCIL, 1907

W. O. Davis, Erie, Pa.
H. L. Andrews, Pittsburg
R. A. Grant, St. Louis

Officers, 1907

President, W. I. Tinus, Chicago
Vice-P., Mrs. A. S. Henry, Providence, R. I.
Sec'y, F. E. Haymond, Evansville, Ind.

EXECUTIVE COMMITTEE

Reported by Miss Jessie U. Shearer, Creston, Iowa

The first meeting of the shorthand section of the National Commercial Teachers' Federation was held at the Spencerian Business College at Cleveland, Ohio.

The first meeting was called to order at 2:00 o'clock p. m. on Thursday, December 27, 1906, by President Robt. A. Grant, of St. Louis, Mo.' and opened by an invocation by Dr. Chas. Bayard Mitchell, Pastor of the First M. E. Church of Cleveland.

The president delivered a most interesting address, which showed the result of careful deliberation and an earnest desire to promote the best interests of the Association. He advanced a number of ideas affecting the welfare of students, suggesting that every business school, either public or private, provide instruction in civics, economics, and kindred subjects, by means of lectures, or addresses, or by the establishment of a commercial library containing at least one good daily newspaper and as many as possible of the high-class magazines, to which pupils could have access.

In regard to the things which affect the growth, permanency, and usefulness of the Association, the president suggested that every effort should be made to increase the membership. While appreciating the work done by the state secretaries, he considered that the Association had outgrown that plan and suggested the appointment of a publicity committee of twelve members, whose duty it should be to present to shorthand teachers all over the United States the advantages of membership in the Association. He considered that the work of the school exhibit committee appointed at the last meeting of the Association had been of great value to the members and recommended the continuance of the work.

The report of the secretary, Willard I. Tinus, Central Business College, Chicago, showed the financial affairs of the Association to be in excellent condition, unusual interest having been manifested by shorthand teachers all over the country. More of the old members had renewed their membership prior to the meeting than ever before, and many new names had been added. The membership roll showed an increase over last year, and the amount of cash on hand, after all bills had been paid, with the exception of two or three small ones yet to be disposed of, was $76.45, being the largest amount ever standing to the credit of the Association.

Chairman of the Executive Committee, Mr. O. H. White, reported that the program had been prepared in accordance with the desires expressed by members. The general sentiment seemed to be that more time should be provided for the discussion of subjects. To this end, fewer topics were placed upon the program than heretofore, which necessarily prevented providing for several excellent subjects which were suggested, but an endeavor had been made to select those of most general interest. It was also requested that teachers, rather than publishers, be placed upon the program, which had been done.

Mr. John R. Gregg, of Chicago, moved that a message of greeting be sent to Mr. Benn Pitman, expressing the regret of the Association at his illness and the hope for his speedy recovery, which was carried.

The next subject upon the program was "Result-getting Methods in Teaching Shorthand." In the absence of C. B Bowerman, of Chicago, who was to open the discussion, Mr. W. Cornell, of Battle Creek, Mich., gave some suggestions from his own experience, laying great stress upon the importance of a thorough mastery of the fundamental principles of shorthand. He advocated the use of the sentence method as early as possible in the course, and advised taking the class, when the pupils have reached a fair rate of speed, to report a slow speaker or a case in the court of a justice of the peace, and urged keeping up the interest of pupils after they have left school by organizing them into groups for practice together.

Mr. W. E. McDermott, of Chicago, followed in the discussion. He deprecated the dividing of the study of shorthand into the corresponding

R. A. GRANT

W. I. TINUS

O. H. WHITE

style and the reporting style, stating that the instruction should be an unbroken unity and not divided into steps.

Mr. R. P. Felch, of Big Rapids, Mich., stated that he believed in the sentence method, with limitations, making sure that the pupils were thoroughly grounded in the principles.

Mr. F. E. Haymond, Evansville, Ind., agreed with the previous speakers, suggesting that new principles be explained and illustrated in the sentence work, confining the practiced work to the textbook.

Mr. H. L. Andrews, of Pittsburg, expressed himself as much pleased at hearing the sentence method advocated, he having begun the use of that method many years ago, constructing sentences to illustrate the harder lessons of the Handbook, and never having had cause to regret his action.

Mr. W. W. Winner, of Newark, N. J., explained his plan of graded dictation tables, pupils proceeding to tables of a higher grade as their speed increased, thus making it an incentive to the pupils to advance. He stated that he found it very easy to teach shorthand and typewriting to pupils, but found it a tremendously hard matter to make stenographers out of them, owing to the average student's being so deficient in grammar, spelling, punctuation, and the definitions of words, often being able to write at a good rate of speed but unable to grasp the sense of what is dictated.

The teachers were much interested in the next subject, "The Graphophone as an Assistant Teacher in the Shorthand Department—H. L. Andrews, Martin School of Shorthand, Pittsburg, Pa.," presenting, as it did, an advanced step in the teaching of shorthand.

Mr. Andrews detailed his experience with the graphophone, stating that he had not found it a success in

R. P. Felch

dictating to a roomful of pupils, using a horn, on account of the impossibility of securing a clear enough enunciation to enable all in the room to understand each word; but that the machine proved a success for dictation by means of tubes to classes of about eight pupils. The principal drawback that he had found to the use of the graphophone in the schoolroom was that it seemed necessary to have a trained attendant to operate the machine, he never having succeeded in securing a pupil whom he could trust to operate it.

Mr. Ford O. Harrison, of Pittsburg, stated that the use of the graphophone for individual dictation was a success and that he knew from experience that any one using it for private practice, either in shorthand or typewriting, would be amply rewarded. He also stated that he had used the graphophone in night school and had found no difficulty in securing a student capable of operating it, after proper instruction.

Mr. Thos. P. Scully, Chairman of the School Exhibit Committee, being unable to be present, his written report was read by Mr. Archibald Cobb, of New York City. Mr. Scully stated that the 900 business schools of the United States had been communicated with by members of the committee, several letters having been written to each, and 250 had promised exhibits for this meeting. He considered that the name and aims of the Association had been presented, no doubt, to many who had not previously known of its existence, and recommended the continuance of the work next year. Mr. Cobb stated that exhibits had been received from twenty-eight schools.

Mr. Jerome B. Howard, of Cincinnati, moved that a vote of thanks be extended to the schools exhibiting and to the members of the committee for their work, which was carried.

"Practical Suggestions for Shorthand Teachers. Methods of Securing Speed and Accuracy in Shorthand"—By Volunteers. General Discussion.

Miss Elizabeth Van Sant, of Omaha, Neb., in discussing this topic, stated that she knew of no better plan to encourage speed and accuracy and stimulate interest in a class than to call on a pupil to read from his notes until he made a mistake, then call on another, and so on.

FRIDAY FORENOON

Vice-President's Report — Employment Department — John Alfred White, High School, Milwaukee, Wis.

Mr. White, on account of illness, was unable to be present, but sent his report, which stated that he had received applications for positions from 22 persons, and eight applications from schools for teachers had been filled with him. He had recommended teachers for each vacancy, except one, the requirements of which he could not fill, but had not been advised as to whether his efforts had resulted in the selection of any applicants. He stated that only a beginning had been made in this work, and recommended its continuance and

W. O. Davis

H. L. Andrews

Jerome B. Howard

that special pains be taken to let it be known that an employment department was maintained by the Association.

Mr. Gregg moved the adoption of the report and that the work be continued, which was carried. Mr. Van Sant moved that a message of sympathy be sent to Mr. White, with the hope for his speedy recovery, which was carried.

"Should Business Schools Endeavor to Promote Spelling Reform? If so, How Can It Be Done Without Causing Frition Between Employer and Stenographer?"—Miss G. O. Hunnicut, Alton, Ill., Business College.

Miss Hunnicut read a most excellent and carefully prepared paper upon this subject which has caused so much discussion all over the country, in which she gave a history of the English language and a review of the various attempts that have been made at reforming it. She mentioned the great saving in the time consumed by pupils in the public schools in learning spelling, should the simplified form be used, and stated that the business colleges of the country have an excellent opportunity to further the cause of simplifying the language. She suggested that colleges give their pupils a thorough training in the forms of spelling approved by the spelling board and that they urge upon business men, by means of circular letters directing their attention to the matter, the adoption of the forms. She recommended that a committee be appointed by the Association to formulate plans to further the progress of this movement and that a resolution be prepared endorsing the position of President Roosevelt.

The delivery of this paper caused a very spirited discussion, which revealed a diversity of opinion in regard to the matter. Mr. H. L. Andrews moved that such a committee as that suggested by Miss Hunnicut be appointed. with Miss Hunnicut as chairman, and it was decided to refer the matter to the general Federation. Mr. R. P. Felch, of Big Rapids, Mich., moved that the report of the Association be printed in the reformed spelling, which motion brought forth remarks from various members, some being in favor of it and some very much opposed to it.

MRS. A. S. HEANEY

At the close of this session, all who desired were conducted to the offices of the Sherwin-Williams Paint Co., the largest manufacturers of paint and varnish in the world, where Mr. Douglass, superintendent of the stenographic department of the Company, explained in detail the work of that department, bringing out many interesting facts in regard to the management of the correspondence incident to a large business. He described their experience with the use of the graphophone and stated that they had found it a less expensive method than dictating to stenographers.

SATURDAY MORNING

Reported by Helen M. Bachtel, Canton High School, Canton, Ohio.

F. M. Van Antwerp, Spencerian Commercial School, Louisville, Ky., read a carefully prepared paper giving his methods of "Teaching Practical English," which had been carried over from Friday morning. Like others, Mr. Van Antwerp finds that students frequently protest against English instruction, saying they wish to study shorthand. To meet this situation, he arranged a course of lessons written in shorthand and covering the essentials of English as applied to stenographic work. These are dictated, transcribed, corrected and discussed. The regular dictation is made to enforce the points covered by the English lessons and thus the student receives his English and shorthand instruction combined. Samples of these English lessons printed in shorthand were distributed for the benefit of those present.

Miss Rebecca Strutton, Spencerian Commercial School, Cleveland, led the discussion, and made a plea for the revision of the English in many common dictation books.

Messrs. Gardner, of Lansing, Mich., Spillman and McDermut of Chicago, also engaged in the discussion and bore testimony to the fact that much attention should be paid to the meaning, force and choice of words in the effort to enlarge the student's vocabulary.

"My System in the Shorthand and Typewriting Department; Requirements for Graduation," F. E. Haymond, Lockyear's Business College, Evansville, Ind., said: "Explain what to do, how to do it, and see that the student does it as it should be done." He does not believe it necessary to make daily records in per cent. Frequent written reviews and tests calling for the practical application of principles rather than definitions and rules, are carefully graded and recorded. In typewriting no credit is given except for absolutely perfect work. Final tests for which diploma is granted are independent of all former tests and must show the

HELEN M. BACHTEL

GERTRUDE O. HUNNICUPP

JESSIE V. SHEARER

HARRY C. SPILLMAN

person worthy of the honor sought. The president of the school gives dictation for final tests. In typewriting an average of forty words per minute on matter not previously written is required.

"New Ideas in Typewriting" by volunteers, was the next subject, but the discussion arising from Mr. Haymond's paper covered it so well that it was not taken up separately. Mrs. Mitchell, of Sandusky, H. L. Andrews of Pittsburg, Miss Adams, of Cleveland, Jerome B. Howard, of Cincinnati, A. F. Harvey, of Waterloo, Ia.; A. C. Van Sant, of Omaha, R. P. Felch, of Big Rapids, and others contributed valuable points to the discussion, some of which are:

In practice of theory lessons, no erasing is allowed.

Cheap glazed paper that easily reveals erasures when held to the light is best for practice.

In transcripts, slight errors may be corrected by erasure. In advanced work a time comes when the ability to do careful, neat erasing must be cultivated, as it is better to correct slight errors in this manner than to incur the loss of time and sationery required in rewriting.

Some require all practice papers to be handed in that the time and paper necessary to obtain perfect work may be ascertained.

Mr. Andrews has the business card of his school printed on the practice paper and finds that pupils make the change to fine lithographed stationery with greater ease.

Mr. Van Sant permits his advanced students to do work brought in from offices located in the same building with the school, and at the end of the week each pupil regularly receives a small envelope containing the compensation for his work.

W. E. McDermut of Chicago, Chairman of the Committee on Resolutions relating to the death of James Eugene Munson, reported resolutions appreciative of the life and labors of Mr. Munson in connection with the development of the art of shorthand, and also expressing sympathy for the family of the deceased. Messrs. Howard, Dement, Van Sant, and Miner each spoke in support of the resolutions and paid their personal tributes to the memory of one who has done much in the direction of phonographic progress. The resolutions were unanimously adopted.

H. L. Andrews, Chairman of Auditing Committee reported the Secretary-Treasurer's books in good condition.

Archibald Cobb, on behalf of the Committee on President's Address recommended the adoption of President Grant's suggestion that the state secretaries be replaced by a publicity committee consisting of twelve members who shall canvass all reputable schools for new members. Mr. Andrews moved the adoption of the report. Carried.

Vice President White, in his communication read on Thursday, recommended the continuance of the employment department of the association. Mr. Howard moved the adoption of the recommendation. Carried.

E. N. MINER

Mr. Gregg moved the continuation of a School Exhibit Committee and that two hours of some session be set apart for the examination of the work exhibited. Carried.

Jerome B. Howard moved that in the printed report, the names of all persons who have contributed to the school exhibit be mentioned, but that the committee in preparing that report have no authority to make any discriminating mention of the exhibitors. Carried.

President Grant requested Secretary Tinus to take the chair and then moved that the association extend a hearty vote of thanks to Raymond P. Kelley for his valuable assistance in the work of the convention and especially in reporting its proceeeings. Carried unanimously.

The President read a letter from Miss Pearl A. Power conveying to the Federation and the Shorthand Association her sincere regrets at being unable to be present.

Mr. Grant expressed his thanks for the hearty cooperation of the membership during the meeting in his efforts to discharge the duties of president.

F. E. HAYMOND

F. M. VAN ANTWERP

JAMES S. CURRY

The National Business Teachers' Association

Officers, 1906

Pres., W. S. Ashby, Bowling Green, Ky.
Vice-P., G. E. King, Cedar Rapids, Ia.
Secr'y, C. W. Benton, Valparaiso, Ind.

EXECUTIVE COMMITTEE

G. C. Claybaugh, Chicago, Ill.
J. A. Hiner, Louisville, Ky.
G. W. Weatherly, Joplin, Mo.

ADVISORY COUNCIL, 1906

W. E. White, Quincy, Ill.
J. A. White
L. E. Stacy, Meadville, Pa.

ADVISORY COUNCIL, 1907

J. B. Williams, Youngstown, Ohio
A. A. Brogan, Pittsburg, Pa.
W. S. Ashby, Bowling Green, Ky.

Officers, 1907

Pres., D. L. Musselman, Jr., Quincy, Ill.
Vice-P., T. W. Bookmyer, Sandusky, O.
Sec'y, Webb Moulder, McKeesport, Pa.

EXECUTIVE COMMITTEE

Reported by E. T. Overend, Pittsburg, Pa., Academy.

Surely education is today a complex problem. Not so many years ago education was confined largely to what could be obtained from the public schools—"Readin, Ritin, and Rithmetic." Later we went higher and got the Three Learned Professions. Now we have 57 varieties of educated people. In this big educational field, the commercial teacher is doing his part and the deliberations of such a body of teachers set forth pretty clearly what they are accomplishing and the ideals toward which they are striving.

President Ashby, in his address gave a brief resume of the growth of business education and followed this with a comparison of this line of training with that of academy and college. His contention is, that there is as much intellectual development in bookkeeping, shorthand, or other subjects of a commercial training as in any subject of the so called higher education. Mr. Ashby further claimed that a commercial training fits a young man or woman to care for himself, where higher education often leaves its possessor in a state of helplessness. He followed this by the claim that the minds of the leading business men are equal to the best along professional lines. Then came the claim that the flower of the young people of today are entering business rather than the professions. Admitting the correctness of these conclusions we have a bright future for the teacher of business. May he measure up to his task.

Mr. T. W. Bookmeyer, in his paper entitled, "How Can We Lessen the Percentage of Failures," charged all failures to the school or system which is surely where they belong. Failures result mainly from three causes, as follows: First, too great freedom in admitting students regardless of their fitness for the work. Second, the student is put upon his own resources too soon and becomes discouraged. Third, lack of sympathy and personal contact of the teacher. He suggested the advisability of getting rid of the solicitor and adding to the teaching force instead. This seems a valuable hint, for money spent getting the student does him no good. This paper was concise, logical, practical and should do good.

Mr. Bookmeyer's paper was discussed by Mr. A. F. Harvey, who claimed he never had any failures in his school as everyone who ever spent any time with him made some progress. The seeming difference of opinion here was only seeming, and resulted from a different use of the word "failure."

W. E. White, Quincy, Ill., was down on the program to answer the question, "What is Commercial Arithmetic and Wherein does it Differ from Ordinary Arithmetic? Mr. White showed that the general principles of ordinary and commercial arithmetic are the same. Ordinary arithmetic applied these principles to a varied collection of topics, while commercial arithmetic applies the principles to business calculations and consequently covers a much narrower field. Commercial arithmetic exploits short methods of calculation, holds properly to the practical, and places emphasis on accuracy and speed.

Mr. W. N. Ferris, Big Rapids, Mich., also discussed arithmetic and did it, of course, in characteristic style. He was somewhat severe on the ordinary commercial arithmetic and referred to some topics treated therein as "antique" and I believe used the term "mathematical graveyard" to designate some sections that should pass into the realm of the unseen. Mr. Ferris believes that the student who knows the four rules as applied to whole numbers and fractions can very soon be taught to apply this knowledge to any particular line of business. He would teach, in addition to the work already mentioned, percentage, interest, discount, stocks and partnership.

"Disputed Handwriting," by Prof. H. D. Gould, Cleveland, Ohio, was treated in an interesting and instructive style. Mr Gould gave us a look at writing through the eye of the expert, and he certainly revealed some things that the unitiated knew not of.

D. L. MUSSELMAN, JR.,
President, 1907

W. S. ASHBY,
President

C. W. BENTON
Secretary

E. T. OVEREND

His statement to the effect that the individuality of the writer gets into his writing in spite of his best efforts to the contrary, should deter anyone from making the attempt to imitate the writing of another. Among other things, Mr. Gould claims the microscope reveals penholding, pressure, movement, speed, touch, tremor of age or intoxication.

Mr. C. M. Smith, of the Burrows Adding Machine Co., Detroit, Mich., gave a brief history of the invention and development of the machine and followed this by an outline of the uses to which the bookkeeper may put it. According to Mr. Smith, it will save time, lessen work, and reduce the number of errors, all of which are good.

Miss Caroline T. Arnold, Spencerian Commercial College, Cleveland, Ohio, contributed a paper on "English in the Commercial School. Its neglect. Its value." Miss Arnold's paper was a strong plea for better English in our business schools and was both interesting and instructive. This subject was discussed by Miss Elizabeth Van Sant, Omaha, Neb., whose remarks were to the point and much enjoyed by those present.

Dr. M. H. Rowe, Baltimore, Md., read a paper on "The Law of Logic and the Logic of Law," Mr. Rowe is so well known by the members of our association that it will not be necessary to do more than state that his paper was in his usual masterful style.

Mr. H. E. Read, Peoria, Ill., presented a paper entitled, "The Mission of Teachers' Agencies." This was a carefully prepared and interesting paper and threw a good deal of light on the subject of teachers' agencies.

"Methods and Systems of Bookkeeping that make Bookkeepers and Accountants" was the subject for discussion by Mr. C. C. Marshall, Cedar Rapids, Ia. This subject is one of the vital subjects to every teacher of commercial work. Mr. Marshall demonstrated that he knows what the terms bookkeeper and accountant mean, what the average young person must do to become either and that he can point the way by planning the required courses. This paper was full of information and inspiration. Mr. Enos Spencer of Louisville, Ky., followed Mr. Marshall and in his characteristic way contributed much valuable information. Both Mr. Marshall and Mr. Spencer know, not only the generalties, but also the technicalities of bookkeeping and accounting and very naturally employ commercial terms with much discrimination.

Mr. Spencer in his discussion defined some of these terms in a way that made his talk a good lesson in English as well as one in accounts. As soon as we begin to think accurately or technically on any subject we are practically reduced to the necessity of defining or limiting terms already in use or coining new ones. Wherever one finds this careful choice of word or expression, there is, of course, back of the word the logical consistent thought. Perhaps we have just here one of the best features of the meeting. It was not down on the program, but there is often more between the lines than on them. Mr. Robert C. Spencer, Spencerian Business College, Milwaukee, Wis., also took part in defining business terms. His remarks were logical and clear cut in thought and expression.

Papers and discussions such as those to which we have listened lead the thought of the teacher out and up and certainly make us better instructors.

C. C. MARSHALL

R. C. SPENCER

H. M. ROWE

H. D. GOULD

Private Commercial School Managers' Ass'n

Officers, 1906

President, Enos Spencer, Louisville, Ky.
Vice-Pres., D. I. Rowe, Milwaukee, Wis.
Secy.-T., T. W. Bookmyer, Sandusky, O.

EXECUTIVE COMMITTEE

H. B. Henkle, Springfield, Ill.
W. B. Elliott, Wheeling, W. Va.
M. H. Lockyear, Evansville, Ind.

ADVISORY COUNCIL, 1906

Charles M. Miller, New York
E. E. Merville, Cleveland, Ohio
Geo. P. Lord, Salem, Mass.

ADVISORY BOARD, 1907

Mr. A. S. Heaney, Providence, R. I.
Mr. J. F. Fish, Chicago, Ill.
Mr. A. D. Wilt, Dayton, Ohio

Officers, 1907

President, Enos Spencer, Louisville, Ky.
Vice-Pres., E. E. Merville, Cleveland, O.
Sec'y-T., T. W. Bookmyer, Sandusky, O.

EXECUTIVE COMMITTEE

F. F. Showers, Stevenspoint, Wis. L.
L. E. Stacy, Meadville, Pa.
D. D. Mueller, Cincinnati, O.

Reported by the Secretary, Mr. T. W. Bookmyer.

In order that the meetings of Private Commercial School Managers' Section would not conflict with the meetings of the other Sections nor Federation, it was thought wise to hold the meeting in advance of the general Federation meeting. In carrying out this policy, the Managers assembled, for their meeting, at the Euclid Hotel, Thursday, Dec., 20th. The morning hours were given over to general reception of in-coming members and registration. Plans were also laid during the morning hours for the week's work. At 2 o'clock the Managers' Section was formally called to order, Enos Spencer, Louisville, Ky., in chair. President Spencer in his annual address presented a very strong paper, on the necessity and advisability of united action on the part of those engaged in the same line of work or profession. Let us, although a comparatively few, continue to work earnestly, resting assured that success always comes to him who works faithfully and waits patiently.

President Spencer enumerated some of the things to be accomplished outside of the school work by co-operation. "A central headquarters and the employment of a professional ad writer to prepare and secure others to write the very highest grade literature for the use of all our schools." "General newspaper and magazine advertising is still another possibility that could be worked out greatly to our advantage if we were formed into a strictly business organization and went into the matter as other business and professional interests do." The main thought in the paper was on the matter of a course of study for the coming commercial school.

President Spencer then submitted a course of study for higher grade commercial schools requiring twenty months, divided into two years of ten months each.

1. English, all through course.
2. Business Equity, all through course.
3. Public Speaking and Parliamentary Practice, all through course.
4. Penmanship, first ten months.
5. Business Calculations, first ten months.
6. Commercial Law, first ten months.
7. Commercial Geography, first ten months.
8. Bookkeeping and Accounting, first ten months.
9. Shorthand, last ten months.
10. Typewriting, last ten months.
11. Office Practice, last month.

Following the discussion on the President's paper, Mr. L. E. Stacy, of Meadville, Pa., presented a very exhaustive paper on "Teachers' Agencies, Their Uses and Abuses." Mr. Stacy made a canvas of both school proprietors and teachers in order to get their views upon this matter that he might enlighten those who hear or would read his paper.

Following the paper presented by Mr. Stacy was a paper on "School Solicitors" by Mr. R. J. Bennett, of Detroit, Mich. Mr. Bennett was not present but his paper was read. The drift of the thought in Mr. Bennett's paper was that solicitors are not to the best interest of schools and that if the proprietors would agree among themselves not to use solicitors, their schools would be better in many ways and heavy expense would be saved.

The afternoon session of Friday was devoted largely to a discussion of the American Commercial Schools Institution. The plan of its operation and effectiveness in its work, and the benefits of affiliated schools.

The morning session of Saturday was given very largely to the general discussion of round table topics. At the close of the morning session adjournment was taken until Monday, December 24th.

Monday morning's resolutions were adopted regarding postal matters and also the ratification of the contract with the Underwood Typewriter Co. for furnishing machines to the members of the association for school use. The managers convened on Saturday morning, December 29th, and completed the week's work by electing officers for the ensuing year.

Taking the managers' meeting as a whole, there was a great deal more accomplished at the last meeting than ever before. The spirit of the meetings was better, and the standard was considered to be much higher than at any previous time. By resolution the managers will meet at Philadelphia in July in connection with meeting of the N. E. A.

A. D. WILT

T. W. BOOKMYER

ENOS SPENCER

J. L. FOUST

REBECCA STRUTTON

D. W. SPRINGER

The High School Section.

The High School Section held two sessions which were more largely attended than any previous meeting, nearly fifty teachers representing nine different states being present. All persons announced to take part were in attendance and the following subjects were presented for discussion: Commercial equipment in High Schools, D. W. Springer, Ann Arbor, Mich.; Is Touch Typewriting practicable for High School Work? F. E. H. Jeager, Toledo, O.; The Introduction of the Commercial Course into the High School Curriculum, J. L. Foust, Owensboro, Ky.; General Qualification of a Teacher of Shorthand in a High School, H. F. Pratt, Taylorville, Ill.; Inducements for High School Pupils to Remain in School until Graduation, W. A. Hadley, Chicago.

The granting by the Federation of the petition of the High School Section making it an affiliated body instead of a section of the Shorthand Association only, will enlarge the possibilities of this section so as to make it of great benefit to teachers of all commercial subjects in the public schools.

Officers elected are: President, W. A. Hadley, Lakeview High School, Chicago; Vice President Ford O. Harrison, Fifth Avenue High School, Pittsburg; Secretary, Helen M. Bachtel, Canton High School, Canton, Ohio.

Gregg Section.

At the first session of the Gregg Section, Thursday morning, December 27th, Mr. H. C. Rowland, Columbus Business College, Columbus, Ohio, took the chair in the absence of Mr. W. H. Howard.

Mr. Rowland after recounting his experience with Gregg Shorthand called upon Mr. Raymond P. Kelley to tell those present something of the progress the system had made during the past year. Mr. Kelley recounted briefly the gains made in the year and emphasized the steady, undiminished progress of the system from year to year that has characterized it of recent times.

In the absence of any formal paper on the subject of "Economizing Time and Effort in Correcting and Grading Work," discussions were volunteered by Miss Harriet P. Guild, Mr. J. Walter Ross, Elliot Business College, Wheeling, W. Va., Mrs. J. E. Joiner, Columbus, Ohio, Business College, and Mr. Gregg. Miss Guild found that in having students assist in marking one another's papers it was impossible to prevent favoritism from creeping in. She therefore adopted the plan of running over the papers as they were handed in and marking the most glaring errors and reserving close and careful markings for a later time, asking the students to come to her personally for criticism and explanation.

Mr. Ross said that if he undertook to correct all transcripts and all exercises in the English work personally and closely he would have to ask for a vacation once in a while to get acquainted with his wife and baby.

Mr. Gregg said: "I think a great many teachers spend a lot of time in correcting papers unnecessarily, because they are so conscientious about it. I do not mean that you should not be conscientious in your teaching, but I think our friend Mr. Kennedy was right when he said he could accomplish better results by assembling the students for fifteen minutes before dismissal and reading aloud for the correction of papers. He would then follow it by suggestions on the blackboard. Economizing time gets you in touch with the students, enables you to make suggestions to the class that it would be difficult to make to each student individually, and enables you to live longer and enjoy your work more."

The second session, Friday morning, opened with an excellent attendance. Mr. J. M. Holmes, High School, Mansfield, Ohio, read a valuable paper on "Points to be Emphasized in Teaching Theory," in which he laid stress upon the necessity for thoroughness in the presentation of the basic lessons of the system, and brought out several excellent points connected with their teaching. Mr. Arthur L. Thompson, High School, Lockport, N. Y., brought forth several ingenious aids in the memorization of certain features of the early lessons.

Mr. Kelley explained the scope an darrangement of the new book, Gregg Speed Practice, which he said would be ready for the teachers in the near future.

Saturday morning's session was given up largely to the reading and discussion of a paper by Mrs. Alice V. Heaney, Rhode Island Commercial School, Providence, R. I., on "What Use Should Be Made of the Blackboard at Different Stages of the Work?" Mrs Heaney's plan is to make free use of the board in the beginning work, and to use it wherever advantageous throughout the course. She lays especial emphasis upon teaching shorthand penmanship, drilling her students thoroughly in correct hand position, book position, and body position, and requiring them to acquire a good movement from the outset. The penmanship drills which she gives are similar to those used in establishing longhand movement and speed and has proved very helpful.

The subject was discussed briefly by Mr. Gregg and others, until the assembling of the Shorthand Section necessitated an adjournment to Pittsburg in 1907.

F. E. H. JAEGER

JNO. R. GREGG

H. F. PRATT

Convention Comment.

Mr. Merville and Miss Arnold made everybody feel at home.

Of course that one big, big-hearted event of the meeting was the Loomis reception—everyone conceded that.

Uncle Robert's laugh was as hearty and catching as ever, and he was by all odds the biggest, oldest and most conspicuous person present.

Sadler is crowding Spencer for first honors. They are a team sure.

Ohio turned out in big numbers and thereby showed her appreciation for holding the meeting within her borders—come again.

Pennsylvania, too, sent a goodly number and deserves our presence. Pittsburg alone was represented by nearly thirty of her hustling commercial teachers.

F. W. Otterstom, L. D. S. University, Salt Lake City, Utah, came farther than anyone else to attend the meeting, and demonstrated thereby the up-to-dateness of the L. D. S. and her teachers.

The pathos and humor of the meeting was manifest at the completion of Mr. W. N. Ferris' soul-stirring talk which he closed with the three-word prayer "Thy Kingdom Come," when a long-haired, antiquated individual arose and requested that Mr. Ferris apologize to the convention for not mentioning the bible when speaking of great books.

The banquet bell was a unique conception and call down.

Some one said Tom L. must have been having an ——l of a time with city affairs since he was unable to welcome us, but another pious pedagog remarked that we had an L of a lot of fellows anyhow—L. L. Williams, L. L. Tucker, L. L. Branthover, L. L. Weaver and L. C. Lanning.

The Ohio Weaver brothers, L. L., Alliance; F. T., East Liverpool; and H. E., Niles, were all present with their unassuming true worth.

The "Down Easterners" did nobly to show their appreciation of the happy medium meeting place—Gaylord and Doner of Beverly, Fisher of Summerville, Mass., Heany and Lakey of Providence, and others we do not now recall.

"What's to hinder the Business Managers holding their meetings in mid-summer" queried a reflective, conservative, yet progressive member of the Federation?

One book representative suggested that all agents, whether for books, typewriters, or what not, be required to provide their own rooms at hotels so as to interfere less with the meetings.

Isn't it about time for us to be considering the advisability of holding the Federation meetings in some auditorium rather than in a school room? These meetings are beginning to tax the capacity of the largest school rooms.

Something like fifty members of the Cleveland Convention were unable to secure banquet tickets because they applied after the time limit had expired, and because, also, of the limitations of the dining room.

One hundred or more members are now on the roll of the penmanship section of the Federation. Who says that interest in good writing is on the wane?

Now to be honest, don't you think our reporters have given the best report ever printed of the Federation and Associations? We are much pleased and hereby publicly thank and commend them for their splendid service.

One thousand is the number of members we should have on the roll when the Federation meets in Pittsburg. Two dollars is now the membership fee. After January 1, 1908, it will be $3.00 for new members and $1.50 for old members. Enroll this year—do it now.

A Chartier Section.

The teachers of Chartier Shorthand, in attendance at the National Commercial Teachers' Federation, met in the Banking Department of the Spencerian Commercial School, Dec. 28, and organized a Chartier Shorthand Section.

W. H. Carrier, Richmond, Ind., was appointed temporary Chairman, and E. E. Gardner, Lansing, Mich., temporary Secretary. Thirty-five entered into the permanent organization and proceeded to elect officers for the ensuing year as follows:

Pres., S. H. Isenberg, Rowe College, Johnstown, Pa.; Vice-President, E. E. Gardner, Central Business College, Lansing, Mich.; Secretary, Miss Ada Patterson, Indianapolis, Ind.; Executive Committee., Mrs. G. W. Brown, Brown's Business College, Lincoln, Neb; J. W. Cornell, Cornell Business College, Battle Creek, Mich.; J. Walter Ross, Wheeling, W. Va.

L. C. Spencer, E. M. Chartier, and the President each spent a few minutes in discussing the scope, work and purpose of the organization and its meetings.

Report of a meeting of the

New England Association of Penmanship Supervisors,

Held in the rooms of the Pernin School, January 12, 1907.

Reported by F. W. MARTIN, BOSTON.

The meeting was called to order at 10:30 a. m. by President W. A. Whitehouse.

Report of organization read by Secretary C. E. Doner.

Papers were read on the following subjects:

"How to teach the Arm Movement"—Mr. J. C. Moody.

Discussions by Miss M. J. Schubarth and Mr. D. W. Hoff.

"How to secure Arm Movement in all written work"—Mr. Harry Houston.

Discussions, Messrs. C. E. Doner, G. C. Cannon, D. W. Hoff, R. E. Rowe, A. R. Merrill, J. C. Moody and R. N. Marrs.

Adjourned for lunch at 12:30. Meeting called to order at 2:30.

"What a Supervisor should be more than a class room instructor"—D. W. Hoff.

Discussions, Mr. H. W. Shaylor, Miss Anna E. Hill.

"How to teach beginners"—Miss Eva Louise Miller.

Discussions, R. E. Rowe, R. N. Marrs, D. W. Hoff, Harry Houston, G. C. Cannon.

The Treasurer's report was read and accepted.

Officers chosen for the coming year: Harry Houston, President; C. E. Doner, Vice-President; Miss Eva Louise Miller, Secretary and Treasurer.

Executive Committee to be chosen by the above officers.

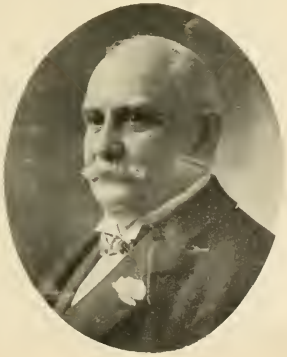
The papers read at our convention were written by scholarly men and women who are actively engaged in the supervision of writing in the public schools. Those who took part in the discussions were able speakers and masters of their subjects.

The whole affair was so intensely interesting and instructive that "Yours truly" really did not attend to his duty in reporting the proceedings. One could appreciate the value of the meeting only by being present.

ORRIN B. BOOTH

W. H. CARRIER

W. H. SADLER



LESSONS IN

Practical Arithmetic

W. E. WHITE

VICE PRES. GEM CITY BUSINESS COLLEGE, QUINCY, ILLS.

LESSON VI—SOME USEFUL PROPERTIES OF NINE

In the decimal system of numbers 9 plays a very important and apparently freakish part. Since the figure 1 in units' place is *one* and the same figure in tens' place is *ten*, we see that the difference between—

1 unit and 1 ten is 1 nine or 9.
2 units and 2 tens is 2 nines or 18.
3 units and 3 tens is 3 nines or 27.
1 unit and 1 hundred is 11 nines or 99.
2 units and 2 hundreds is 22 nines or 198.
3 units and 3 hundreds is 33 nines or 297.
1 unit and 1 thousand is 111 nines or 999.
2 units and 2 thousands is 222 nines or 1998.
3 units and 3 thousands is 333 nines or 2997.
1 ten and 1 hundred is 10 nines or 90.
2 tens and 2 hundreds is 20 nines or 180.
1 hundred and 1 thousand is 100 nines or 900.

Therefore—

$1 written as 1c makes an error of 99c.
$1 written as 10c makes an error of 90c.
$2 written as 2c makes an error of $1.98.
$2 written as 20c makes an error of $1.80.
$12 written as $21 makes an error of $9.
$102 written as $201 makes an error of $99.
$231 written as $432 makes an error of $198.
$324 written as $234 makes an error of $90.
$11.98 written as $98.11 makes an error of $86.13.

The above principle often enables a bookkeeper to locate errors of transposition, for any error of transposition that can be made is a multiple of 9; hence if a trial balance is off a certain amount and the error is divisable by 9 the units' and tens' figures of some amount may have been transposed in posting. If the error is divisible by 90, the transposition is between the tens' and hundreds' figures. If divisible by 99 the units' and hundreds' figures are probably transposed. If divisable by 999 the error is the transposition of a units' and thousands' figure, etc.

If the digits of a number be added and their sum taken from the number, the remainder is always divisible by 9. Thus,

4764 − (4+7+6+4) = 4743, which is 527 nines.
5682 − (5+6+8+2) = 5661, which is 629 nines.
23 − (2+3) = 18, which is 2 nines.
75863 − [(7+5+8+6+3) = 29; (2+9) = 11; (1+1] = 75861, which is 8429 nines.

In the last example the sum of the digits of 75863 is 29; the sum of the digits in 29 is 11; the sum of the digits in 11 is 2; the 2 is then subtracted from 75863, which leaves 8429 nines.

From the above it is seen that adding the digits of a number, and then adding the digits of the sum, etc., till but one figure remains, has the effect of rejecting or "casting out" all the nines from the number, leaving an excess figure only.

7634	7+6+3+4 = 20;	2+0 = 2 excess.
7231	7+2+3+1 = 13;	1+3 = 4 excess.
2484	2+1+8+4 = 18;	1+8 = 9 excess.

The application of the foregoing principles to practical uses is illustrated below.

TO PROVE ADDITION

Reject the 9's from the several numbers to be added; add the excess figures and reject the 9's from the sum, continuing until but one digit remains. Reject in like manner the 9's from the total sum of the numbers added; the excess figure thus obtained will be the same as that remaining from the several numbers, otherwise an error has been made.

ADD	MENTAL		PROOF
2341	(2+3+4+1) = 13(1+3)	= 4	
		+	
7281	(7+2+8+1) = 18(1+8)	= 9	
		+	= 20(2+0) = 2 ex.
6724	(6+7+2+1) = 19(1+9) = 10(1+0) = 1		‖ ‖
		+	
3291	(3+2+9+1) = 15(1+5)	= 6	
19640	(1+9+6+4+0)		= 20(2+0) = 2 ex.

In the above example if an error had been made (unless the error had been 9 or a multiple of 9) the final excess figures could not have been the same.

In practice the 9's may be "read out" without putting down the analysis. Thus, suppose we begin at the left and top of the example shown above, and say, 2+3 are 5+4 are 9+4 are 13 (add the 1 & 3); 4+7 are 11 (add 1 & 1); 2+2 are 4+8 are 12 (add 1 & 2); 3+1 are 4+6 are 10+7 are 17 (add 1 & 7); 8+2 are 10+4 are 14 (add 1 & 4). 5+3 are 8+2 are 10+9 are 19 (add 1 & 9); 10+1 are 11 (1+1) are 2 excess. For sum say 1+9 are 10+6 are 16 (add 1 & 6) 7+4 are 11 (1+1) are 2 excess. The "reading out" may be done very rapidly after one has become accustomed to the work and thoroughly understands the principles.

TO PROVE SUBTRACTION

Reject the 9's from the minuend and get excess figure. Likewise reject the 9's from subtrahend and remainder, in each case getting the excess figure. The sum of the excess figures in subtrahend and remainder (with 9's rejected) must equal the excess figure of the minuend, otherwise an error has been made.

SUBTRACT		MENTAL	PROOF
Minuend	5786	(5+7+8+6) = 26(2+6)	= 8 ex
Subtrahend	4987	(4+9+8+7) = 28(2+8) = 10(1+0) = 1	‖
		+	= 8 ex
Remainder	799	(7+9+9) = 25(2+5)	= 7

TO PROVE MULTIPLICATION

Reject the 9's from multiplicand, multiplier, and product. The product of the excess figures in multiplicand and multiplier (with 9's rejected) must equal the excess figure in the product, otherwise an error has been made.

MULTIPLY		MENTAL	PROOF
Multiplicand	7683	(7+6+8+3) = 24(2+4) = 6	
		×	= 18(1+8) = 9
Multiplier	75	(7+5) = 12(1+2) = 3	
	38415		‖
	53781		
Product	576225	(5+7+6+2+2+5) = 27(2+7)	= 9

SQUARE	MENTAL	PROOF
32764	(3+2+7+6+4) = 4	
	×	= 16(1+6) = 7 ex.
32764	(3+2+7+6+4) = 4	
131056		
196584		
229348		‖
65528		
98292		
1073479696	(1+0+7+3+4+7+9+6+9+6) = 52(5+2) = 7 ex.	

TO PROVE DIVISION

Reject the 9's from divisor, dividend, quotient, and remainder. Multiply the excess figure of the quotient by the excess figure of the divisor; to the product thus obtained (after 9's are rejected) add the excess figure of the remainder; this sum (with 9's rejected) must equal the excess figure of the dividend, otherwise an error has been made.

Divide 3478 by 223.

		MENTAL	PROOF
Dividend	3478	(3+4+7+8) = 22(2+2)	= 4
Divisor	223	(2+2+3) = 7	‖
		×	= 42(4+2) = 6
Quotient	15	(1+5) = 6	
		+	= 13(1+3) = 4
Remainder	133	(1+3+3)	= 7

All the proofs explained above may be performed mentally, by "reading out" the nines as explained under the proof of addition.

TWO CURIOUS SERIES OF NUMBERS

These series are shown for their oddity, rather than for their utility. Note in the first that the products advance from one 1 to ten 1's, and in the second that the the digits are reversed.

0×9+ 1=1	0×8+0=0
01×9+ 2=11	01×8+1=09
012×9+ 3=111	012×8+2=098
0123×9+ 4=1111	0123×8+3=0987
01234×9+ 5=11111	01234×8+4=09876
012345×9+ 6=111111	012345×8+5=098765
0123456×9+ 7=1111111	0123456×8+6=0987654
01234567×9+ 8=11111111	01234567×8+7=09876543
012345678×9+ 9=111111111	012345678×8+8=098765432
0123456789×9+10=1111111111	0123456789×8+9=0987654321

PRINCIPLES AND PRACTICE IN

Bookkeeping and Accounting

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The Balance Sheet.

In the December issue we discussed, in a preliminary way, the balance sheet with special reference to the working form. I consider this a very convenient one for use in the early part of a course, until the pupils fully understand results shown by accounts usually kept in an ordinary mercantile business. After this, more attention should be given to special or practical features, and the form used should be one that will not hamper the accountant in his classification, and full expression of the assets and liabilities of a business.

One of the first things a business man desires to know about his affairs, is the amount of his assets available for payment of his business liabilities. These in the text book are usually termed business, current or active assets, and embrace such items as cash, stock on hand, bills receivable, accounts receivable, etc. He also, along with this, desires to know the amount of his business debts. These are usually designated floating liabilities, and include such items as accrued rent, wages, bills payable, accounts payable, etc.

The most convenient form in which to schedule the assets and liabilities, with a view to classification as indicated above, is the arrangement of the assets on one inside page of a full sheet of bill-cap, or other conveniently ruled paper, and on the opposite page the liabilities.

There is quite a little harmless difference of opinion among many holding high places in accountancy, as to whether the resources or the liabilities should appear on the left. Those on one side contend that the balance sheet is an account of the business with the proprietor, and as he should be debited for the liabilities, they hold that in making the balance sheet the liabilities should appear on the left hand, or debit side, and similar reasoning would place the resources on the right hand, or credit side, following the English form.

American accountants, however, quite generally hold that the balance sheet is nothing more than an assembling of the resources in one place, and the liabilities in another, and that inasmuch as ledger accounts which exhibit resources at all, show them in debit balances, it is much more convenient to assemble the resources on the left hand, or debit side, of the sheet, and for like reasons the liabilities on the right hand, or credit side. Aside from this feature, so far as I can see, there is practically nothing in the contention. I therefore use, and advocate the American form. Many accountants use what is known as the report form, listing and totaling the resources at top of sheet, and liabilities following. For a small business this is a very satisfactory form.

The resources should be listed on the balance sheet whatever its form in the order that they are, or may be made available under ordinary business conditions for the payment of current debts. The liabilities should be listed in the order of their rank for liquidation, preferred claims appearing first, those of less rank following, the capital liabilities appearing last.

Inasmuch as the contribution of Mr. B. P. Leister, Teacher, Public Accountant and Auditor of Zanesville, Ohio, deals with this classification feature quite thoroughly, I do not think it necessary for me to proceed further on this line. Mr. Leister's contribution follows:

Balance Sheet.

A statement which includes partners' capital accounts, and therewith proves an even total of debits and credits is known as a balance sheet.

It is prepared at the end of a fiscal period to ascertain and show the financial condition of the business as at a specified time.

A balance sheet by its name presupposes the existence of accounts kept by double-entry. It is compiled from the trial balance of a ledger in perfect balance by bringing together and arranging only such accounts as represent assets and liabilities supplemented by inventories, unexpired charges, unmatured obligations, etc. The remaining accounts upon the trial balance, generally designated as "nominal accounts," are at the same time closed into, and collectively form the trading and profit and loss account, in explanation of the item of profit and loss (excess of assets over liabilities and partners' capital accounts) or deficit (excess of liabilities and partners' capital accounts over assets) as well as the items of assets and liabilities also appearing thereon.

In the preparation of a balance sheet the accounts should be grouped and displayed in such a manner as to convey the fullest information possible, as follows: A double sheet of journal-ruled paper containing double money columns on each side is laid open like a book.

On the left-hand side the assets are shown arranged in the order of their possession

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Solution of problem submitted in the November issue:

CASH ACCOUNT

Jan. to Dec. 31, 1905.

Balance on hand Jan., 1905		$300	Expense		$ 400
Sales	$ 6000		Insurance		150
Less increase in accts. and notes received	465	5535	Wirt's salary		500
			Interest		30
			White withdrew		400
			Purchases	$ 3500	
			Decrease in notes pay	10	3510
			Accounts pay		600
			Balance Dec. 31, 1905		245
		5835			$ 5835

NOTE—Other statements of cash receipts and payments may be made in solution of this proposition, but the balance would be the same in each case, and as that is the point in asking for cash account, this will serve as well as any other.

PROFITS AND LOSS ACCOUNTS

Dec. 31, 1905.

LOSSES			PROFITS	
Insurance	$ 150		Merchandise	$ 2000
Less advanced	40	$ 110		
Expense	400			
Add accrued rent	500	900		
Salary, Wirt	500			
Bal. due	100	600		
Interest		30		
Net profit		360		
		$ 2000		$ 2000

BALANCE SHEET

Dec. 31, 1905.

RESOURCES			LIABILITIES			
Cash	$ 245		Rent accrued		$ 500	
Stock on hand	3000		Salary due Wirt		100	
Notes rec.	325		Notes pay		290	$ 890
Accounts rec.	500	$ 4070	White's capital	$ 3260		
Advanced ins.		40	Less withdrawn	400		
				2860		
			Add net profit	360		3220
		$ 4110				$ 4110

White's net capital ..... $ 3220.00 Wirt's ½ interest ..... $ 1610.00
Cash to be paid by Wirt ..... 1610.00; less $100 due on salary or 1510.00

for liquidation. Cash and the amount on deposit in the bank would rank first, because of their availability for withdrawal.

The amounts are separately stated in the first column adjoining the text and the total placed in the second column.

The properties for trading come second the inventory being on hand for realization and the amount placed in the second column.

Bills receivable being approved receipts of value as well as having a positive realization date, would take preference over accounts receivable in the order of arrangement, the amount being placed in the second column.

Accounts receivable come next in order of arrangement and should be classified into "Good" and "Doubtful," and necessary provision for loss on bad accounts as well as an allowance for customary discounts should be deducted from the aggregate sum and the amount placed in the second column.

All actual assets available for the liquidation of current liabilities should be first stated and totaled, after which such asset values as unexpired insurance premiums, machinery, buildings, and other capital expenditure accounts, which are not considered cash assets for the liquidation of current liabilities, should be stated and set off against the partners' capital accounts.

In like manner the liabilities appear on the right hand side of the balance sheet in the order of their priority for liquidation.

The bank overdraft, if any, would rank first. Bills payable, having a positive liquidation date, would rank second; accounts payable, third etc.; the amounts being separately placed in the second column and totaled on the same line with the total of floating assets, thus showing the amount of realizable assets available to liquidate the floating liabilities. Then, following the total liabilities, would come the partners' capital accounts offsetting the capital expenditure accounts, i. e. machinery and similar accounts necessary for business usage. These are placed last because, unless the firm closed up its affairs, they could not be realized upon the same as the other assets mentioned.

The total assets will thus exactly equal the total liabilities increased by the partners' capital accounts, and the statement or balance sheet will be in perfect balance.

I submit for solution the following trial balance and addenda from which a balance sheet is to be set up. Those who send solutions to this example will please use form of balance sheet preferred by them.

TRIAL BALANCE, DEC. 31, 1906.

B. Capital acc't		22,500
C. Capital acc't		17,500
Cash	9,250	
Inventory, (Jan. 1, 1906)	28,000	
Accounts rec.	18,200	
Accounts pay.		10,786
Bills rec.	800	
Bills pay		4,800
Int. and discount	25	14
Salaries	400	
Furn. and fix't	1,200	
Expense	2,500	
Insurance	175	
Freight	700	
Sales		111,300
Allowances on purchases		1,700
Disct's to customers	1,800	
Returns and allowances	500	
B. Drawing acc't	1,800	
C. Drawing acc't	1,650	
	168,600	168,600

Addenda: Stock on hand, $22,000. Make provision for an estimated loss on accounts receivable of 5 percent, and depreciation on furniture and fixtures, 10 per cent. Salaries accrued, but unpaid, $150. Insurance advanced $75. Rent prepaid $125. One of our customers has made claim for an allowance of $48 on last bill sold him, stating that the goods were inferior to sample; we will allow $30. One of our clerks is charged on ticket for merchandise, $8 to be deducted from his salary at the end of the week; this item was not considered in making up salaries unpaid as stated above.

Department of English

B. J. CAMPBELL

JACKSON BUSINESS UNIVERSITY, JACKSON, MICH.

Communications relating to this department should be addressed to Mr. Campbell, Jackson, Mich.

I have no doubt but that many who have followed these articles have been disappointed because of their elementary nature, and I must plead guilty to the charge. It has been my aim to present that which would be most helpful in our everyday speech and ordinary correspondence. I venture to say, however, that if those who object to work so elementary, would appoint themselves critics of their own language, and would test it by the rules and principles I have presented, many would find themselves "weighed in the balanced and found wanting."

Again, it is often advanced that one who is hampered by rules cannot speak forcibly and elegantly, but that thoughts must be expressed as they come to the mind, or, in many instances, be lost forever. Now, I grant that this is true, but this is no argument against the value of a knowledge of the rules and principles of grammar. It is true that we do not speak according to rule, but a knowledge of the rules of syntax and of the principles of grammar is the basis on which we must form habits of correct speech; it is the means by which the chaff is winnowed from the wheat. In support of this, I quoted in the October number an article from Correct English, which I wish every teacher would read again. This seems to me to be a matter of so much importance in the teaching of English that I offer no apology for quoting the following from "Rigdon's Analysis of the English Sentence."

"It has been urged against the study of grammar, that it never produces good speakers and writers. This is partly true. Language must precede grammar, just as any other art must precede its corresponding science; but without the science the art would remain imperfect. It is mostly by imitation that the child gets his first lessons in language, and his only books are his parents, playmates and teachers. By imitation alone, with proper surroundings, he may acquire the most elegant and most forcible style; but, *with more probable surroundings*, he will acquire by imitation also the most objectionable brogue, barbarism, or slang.

If our habits of language were formed by *imitation only*, we would be as helpless as the blank page which receives with equal facility the most faultless expression and the grossest vulgarism. By imitation we might become good speakers and writers, and more easily than in any other way if we could see and hear only the best of language. But such opportunities do not exist. Even in the finest fields of literature may be found such a mixture of the tares and the wheat as will require the discriminating analysis of the careful student to separate them.

A little thought will make it clear that to acquire correct language we must perform two processes, which may be called *acception* or *rejection*—we must learn to imitate the language of our best speakers and writers; this any one can do; and then we must cast away from it its imperfections; this can be done only by the thoughtful student of language, and after he has fully realized that in every *word* there is an idea, and in every *sentence* a thought."

The following extracts from various sources prove conclusively that a knowledge of the rules and principles of grammar, together with their application is necessary in order to prevent the simplest, yet offensive errors:

"Each student learns every part thoroughly before *they* continue, therefore there are no failures by this method.

The more advanced students have the advantage of working as fast as they are capable and therefore can save their time, besides when a student is held back by a class *they* lose *their* interest and enthusiasm, but by the Personal Instruction system this is encouraged.

Knowledge don't make a teacher."—School catalogue.

The above sentences were taken from the catalogue of a business college that lays great stress on the thoroughness of its English department. The errors they contain are violations of the simplest rules of syntax.

In the first sentence the antecedent of *they* is *student*, a noun in the singular number, hence *he* is the required form. Rule: A pronoun agrees with its antecedent in person, number, gender.

In the second sentence, the pronouns *he* and *his* should be used, because the antecedent of these pronouns is *student*. Application of above rule.

In the third sentence the verb should be *doesn't* not *don't*, to agree with its subject, *Knowledge*, a noun in the third person, singular number. *Don't* is a contraction of *do not* and should not be used with a singular subject of the third person. This is one of the most common errors heard in conversation, but when found in school catalogue it certainly cannot be charged to a slip of the tongue.

To anyone desiring 1000 books we will make a discount of 50 per cent. and print *their* name, etc., on the lower end of the front cover.—Advertisement.

Anyone is singular and, hence, the pronoun referring to it should be singular. See November number.

Mr. Winston Churchill is one of those workers who *has* achieved the distinction of "a second manner."—Success.

Here the writer, Mr. Edwin Markham, a master of English, evidently constructed *one* to be the antecedent of *who*, instead of *workers*.

Rule: When the subject is a relative pronoun, the verb agrees with the antecedent of the relative in person and number.

And this change in the methods of Business, and in our mental attitude towards trade *have* all grown out of dimly-perceived but deeply felt belief in the Brotherhood of Man, of the Solidarity of the Race.—The Philistine.

In this sentence *has* is the required form, agreeing with its subject *change*, a noun in the singular number. The writer makes the verb agree with the compound adjuncts of the subject, rather than with the subject—an error that one should guard against.

Every present subscriber of Modern Women will have the privilege of renewing *their* subscriptions at fifty cents per year, *providing they* notify this office immediately upon receipt of this copy of *their* magazine.—Modern Women.

(The italics are mine.) Submitted without criticism.

DEPARTMENT OF

COMMERCIAL LAW

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WM. C. SPRAGUE, PREST.,
Sprague Correspondence School of Law,
Detroit, Mich.

Contracts.

No. 2.—Consideration to support a Contract.

The rule that every promise must have a consideration to support it in order to be good in law; in other words, that every contract must have two sides; and the further rule that the consideration, or that which is agreed to be given for the promise, must not be something which the promisor is already bound in law to give, has frequent application in cases of settlements of existing debts. A owes me, we will say, $500 and the debt is overdue. I say to him, "Pay me $450 now and I will release you from the remainder of the debt." He pays me $450, relying on my promise. Am I bound in law to release him from the remainder of the debt? No, because the consideration for my promise to release him was his paying me $450, something which he was already bound in law to do. If, however he had agreed to do something more than he was already bound to do, as for instance, to pay $450 at some place other than that provided in the original contract, or to pay me $450 and do some specified service, then that which was agreed to be done over and above the mere payment of the $450 would be considered in the law a sufficient consideration to support the agreement to release the debtor from the remainder of the debt.

It is held, however, that if a man owes me $100 overdue, and I agree to accept something other than money, as, say, a horse, in full payment, I cannot thereafter claim that the horse was not worth $100, and that therefore the debtor still owes me the difference between the value of the horse and the hundred dollars on the ground of no consideration. If one pays something other than money, whatever its value, in full satisfaction of his debt, and the creditor accepts it, the debt is discharged as completely as if it had been fully paid in money.

Then, too, if the debt is not yet due, the creditor's agreement to accept a part of it at once in full discharge of the whole debt is good, and in that case the consideration is payment before the debt is due, and that is a new consideration—something the debtor was not bound to do

Where the debt is uncertain in amount, or is in dispute, it is held that a promise to give a release on the payment of a certain amount of money is good, even although it may be afterwards found that the real amount due was more.

If a creditor receives in full payment from his debtor some obligations due the debtor from a third person, the debt is discharged, even although the transferred debt is smaller than the one for which it is given in payment.

If a person to whom a debt is due agrees to accept a negotiable promissory note for a less amount than the debt and gives a discharge, he is bound to do so, the theory being that the advantage the creditor gets from the note, it being negotiable, is sufficient consideration.

It was held that a promise of extra pay to sailors in consideration of their agreeing to finish a voyage for which they have signed articles was without consideration. So was a promise to pay a witness for attendance at court more than the fees prescribed by law. So was a promise to reward an officer for arresting a criminal whom the duties of his office required him to arrest.

The whole question as to whether or not a promise to pay less than the whole debt will discharge the debt on the payment of the lesser amount depends entirely upon whether or not what is agreed to be done by the debtor is something which in law he is already bound to do. If there is anything to be given or to be done by him other than he is bound by law already to do, there is sufficient consideration for the promise to release, and the promisor will be bound.

A promise made to one in consideration of his forbearing to sue is made on valid consideration A promise made to one in consideration of his forbearing to collect a debt or to enforce payment is made on good consideration, provided the forbearance be for a definite or reasonable time. A forbearance not to prosecute a demand which is found not to exist in law or in fact is no consideration.

If a creditor agrees to give up part of his debt in consideration of the debtor's giving him new or additional security, his promise will have a good consideration and be valid.

Then, too, in order for the consideration to be legal, it must not be something in the past. Thus, if one does work for me gratuitously and I afterwards voluntarily promise to pay him for it, I am not bound in law to keep the promise, the consideration having been something in the past. So if I have bought a horse and not at the time required a warranty, and I afterwards go to the person from whom I bought it and ask for a warranty, a warranty then given, unless something is paid or promised to be paid on it, is not valid in the law.

If I promise to repay to strangers what they may pay out in the future in taking care of my sick son, who is of full age, the promise is supported by a valid consideration and is legally binding. If, however, strangers take care of my sick son who is of full age and I afterwards promise to reimburse them, my promise is without consideration, as it is based upon past acts. I may be morally bound to do so, but I am not legally so bound.

It has been held that where the act is done at the request of another person under such circumstances that the law will imply a promise to pay what the service is worth, a subsequent promise to pay will be binding, the theory being that the parties have reduced to a certainty what they have purposely left undetermined.

As an exception to the rule that promises cannot be based on a consideration that is past we name promises to pay debts barred by the statute of limitations or by discharge in bankruptcy. Courts so holding have declared that the moral obligation to pay a debt barred by statute or by discharge in bankruptcy is sufficient to uphold the promise.

Another rule is that the consideration must be something possible. A promise to do something that cannot in the nature of things be done is not a valid consideration to support a contract. Not only a thing which is physically impossible, but also a thing which is legally impossible cannot be made a consideration. A mere stockholder in a corporation cannot execute a legal deed for the corporation. A promise by a stockholder to do so would not be a legal consideration for a contract.

The question arises as to whether the fact that one is morally obliged to do a thing will make his promise to do it valid as a consideration for a contract. We have seen that where one is legally bound to do a thing his promise to do it will not make a legal consideration. The rule is that a moral obligation will not uphold a promise.

There is one other point we should consider before passing from the subject of consideration. Sometimes a consideration is said to fail. If I promise to pay a man a hundred dollars in consideration of his agreeing to sell me his chestnut colt, the consideration supporting my promise to pay is his promise to convey the title to the animal to me. If before he does so the horse dies, there is a total failure of consideration. There is absolutely no way possible by which he may fulfill his agreement.

Where a patent right was a consideration of a contract, and it was found that the patent right was void, the consideration was said to have failed. The mere fact that a patent right that constituted the consideration of a contract could not be applied to any useful purpose and was of no value did not constitute a failure of consideration.

A promise to pay money for notes which afterwards are found to be forged is another instance of a promise given for a consideration that has failed. There is such a thing too, as a partial failure of consideration, in which case the party injured may recover for so much as has failed.

Before passing from the question of consideration, let us emphasize the fact that a court will never examine into the mere adequacy of price or consideration, that is, it will not consider whether the price or consideration was large or valuable enough. Courts do not attempt to make contracts for people. They will not answer the question as to whether one person received enongh for what he gave, or whether one promise was worth the other. The only time when the question of adequacy can come up is when fraud is charged and the gross inadequacy of the consideration is brought in as evidence of the fraud. Mere inadequacy of consideration, however, is not enough to warrant a court in setting aside a contract.

(To be continued.)

Just as every blade of grass is a miracle, and the dewdrop on a petal a divine manifestation, and three speckled eggs in a sparrow's nest constitute an immaculate conception, so every human life, with its hopes, aspirations, dreams, longings, defeats and success is a drama, joyous with comedy, rich in melodrama.

Elbert Hubbard.

ASSOCIATION AND CONVENTION COMMENT, COMMUNCIATIONS AND ANNOUNCEMENTS

THIS DEPARTMENT IS DEDICATED TO THE INTERESTS OF THE FEDERATION, ASSOCIATIONS AND CONVENTIONS OF THE COMMERCIAL TEACHING PROFESSION. OFFICERS OF THESE ORGANIZATIONS ARE CORDIALLY INVITED TO COMMUNICATE WITH THE PROFESSSION THROUGH THIS MEDIUM OF PUBLICITY AND PROGRESS.

Communications should be received in Columbus by the first of the month preceding date of publication. However, they may be received as late as the tenth, and in cases of important program announcements, as late as the fifteenth of the month.

Eastern Commercial Teachers' Association Contest Announcement

International Typewriter Contest.

First. A contest for the championship of the world, the prize to be a silver cup valued at $100,000, to be known as the "Journal Trophy."

Second. A contest open only to students of the public and private schools who began the study and practice of typewriting since January 1, 1906, the prize to be a medal, valued at $25,000, to be known as the "School Championship Medal."

(The second contest is to be held subject only to the formal authorization of the executive board of the E. C. T. A.)

These prizes are offered by the Penman's Art Journal, of New York.

The Journal Trophy is to be competed for annually, and is to be retained by the winner only as long as he holds the championship, but a championship gold emblem will accompany the trophy, and become the permanent property of the winner.

A new medal for the school championship will be issued each year, the winner to become absolute owner

REGULATIONS GOVERNING THE CONTEST.

Two preliminary contests shall be held:—
Five minutes copying.
Five minutes intermission.
Five minutes writing from dictation.
Intermission.
Final contest:—
Twenty-five minutes writing from dictation.
Five minutes intermission.
Twenty-five minutes writing from copy.

The work of the preliminary contests shall be combined and only the five contestants having the highest net totals in the preliminary contests may enter the final contest.

Each contestant shall have his own reader.

Readers shall read all punctuations, capitalizations, paragraphing, numerals, etc.

All machines are to be equipped with black record ribbons.

All contestants shall write double space.

Contestants shall be designated by number, and their names shall not appear on their papers until all grading has been done.

Five words shall be deducted for:—
Omission or repetition of a word.
Omission or repetition of a punctuation mark.
Failure to space between words.
Piling letters at the end of a line.
Failure to begin line at proper point.
Failure to capitalize, or for each capital out of alignment.
Failure to double space between lines.
Every mis-spelled word.
Every mis-struck letter.

Matter furnished for the copying contests shall be in good, clear type.

Spectators shall not be permitted to come near enough to the contestants to interfere with their work.

Further announcements will be made from time to time.

Persons desiring to compete in either contest are requested to communicate with the undersigned members of the contest committee.

Miss Alice M. Wood,
Box 13, Poughkeepsie, N. Y.
W. H. Vernon,
Brooklyn Business Institute, Brooklyn.
J. E. Fuller, Chairman,
Goldey College, Wilmington, Del.

Important

TO MEMBERS OF THE FEDERATION:

Complete report of the Cleveland meeting will be published and arrangements have been made to have the volume bound in silk cloth for those who wish it and are willing to pay 20 cents extra. If you wish your report bound in this way send 20 cents (silver or 2c stamps) together with your card to J. C. Walker, Secretary, 46 Grand River Avenue, Detroit, Mich., and your copy will be bound in cloth. Do this as soon as you read this notice as all reports not so ordered will be bound in paper and order must be given to printer at an early date. Those who have not yet sent in their dues may add 20 cents to the $2.00 dues if they wish report cloth bound.

J. C. WALKER, Sec'y.

Consider

The many important articles, lessons, news items, convention reports, announcements, etc., which appear in THE BUSINESS EDUCATOR during the year and then ask yourself the question; "can I afford to be without it the coming year?"

YESTERDAY-TODAY-TOMORROW

Know the "yesterday" in our profession by reading Frank Vaughan's "The Story of Business Education in America," now appearing in these columns.

Know the "today" of our profession by studying carefully and critically the many good series of articles appearing regularly each month in the Business Educator.

Know the "tomorrow" of our profession by putting two and two (yesterday and today) together and the sum is sure to be as infallible as in numbers, if your reasoning is careful and accurate.

Give the problem to others — we will be responsible for correct results; we have faith in our own prescriptions and medicines — our doctors are neither "has-beens" nor "quacks"; just good, wide awake, sensible, wholesome, specialists whose fees are within our reach and consequently within yours.

NEWS NOTES AND NOTICES

On January 2nd we received a list of thirty-nine subscriptions from our former student and true friend, Mr. B. M. Winkleman, penman and commercial teacher in the Waterloo, Ia., Business College. With Mr. A. F. Harvey at the head of this institution, and with Mr. Winkleman as his able lieutenant, we are safe in saying that no one is enjoying better opportunities in the line of business education than the young people of Waterloo. Historically the name of the place doesn't have any too good a sound, but any one acquainted with Harvey and Winkleman know very well that ignorance meets its waterloo when it enters the institution over which they preside, and in which they labor.

Five years ago Wm. Dobbyn, a country school teacher of Croton, Ohio, entered the Bliss Business College of this city and after completing the course secured a position as private secretary to Mr. James K. Hackett, the actor. After three years' service he became private secretary to Levi P. Morton, ex-governor of the state of New York, and former Vice-President of the United States. Mr. Dobbyn is now private secretary to John Jacob Astor. This is but another proof of the effectiveness of commerciel education.

The faculty and students of Elliott's Business College, remembered their veteran principal, Mr. G. W. Elliott, at Christmas time by presenting him with a number of handsome presents, thus showing their appreciation of the good work he is doing.

The students of the Mueller School of Business, Cincinnati, Ohio, presented the management of that institution from the president down to, and including the janitress, with a series of elegant presents on December 21st. This was a very substantial and appropriate way of showing their appreciation for the splendid efforts being put forth by one and all connected therewith for their best interests. Mr. Mueller modestly states that his is "easily the third largest school in Cincinnati," and yet it is but little over two years old, and we would not wonder that by this time it had moved up and was "easily" second.

The public press of Marysville, Mo., speaks in the highest terms of the success of the Marysville Business College, of which Ellis S. Cook is President, and Geo. H. Meek, Vice-President, which was organized in September. Up to December 1st, fifty students had been enrolled, which speaks well for the recognition they have received. The good people of Marysville and surrounding community might well recognize this home institution, for it is doubtful if better instruction can be secured anywhere, and certain it is that much of the instruction given in similar schools in larger cities will not compare with the quality offered by these gentlemen.

Mr. O. L. Rogers, one of the penmen in the Metropolitan Business College, Chicago, Ill., sends specimens of students' work, which measure up with some of the best work received at this office. Mr. Rogers himself writes a splendid hand, very much like that of his brother, C. S., with the San Francisco, Cal., Business College, whose lessons in business writing are now appearing in THE BUSINESS EDUCATOR.

Dr. S. Parkes Cadman, pastor of the Tabernacle Congregational Church of New York City (Henry Ward Beecher's church), gave an inspiring address, entitled "Commercialism" before the students of McCann's Business College, Mahanoy City, Pa., at the commencement exercises held in the Opera House, December 21, 1906. Mr. McCann does not spare his pocket book when it comes to improving his school, or engaging lecture talent, and, as a consequence, he has a splendid institution of which any one might well be proud.

Mr. J. C. Olson, the enterprising up-to-date proprietor of the Parsons, Kans., Business College, is again in line with a splendid list of subscriptions, indicating a large school, and an enthusiastic one. Mr. Olson deserves a great deal of credit for the splendid school he has built up in that city, so typical of the prosperous west. His is one of the big schools of the country located in one of the smallest cities.

Mr. John M. Hill has disposed of Hill's Business College, Sedalia, Mo., and has opened a new institution at Oklahoma City, Okla. Mr. Hill has been located at Sedalia for a number of years, and is well known as a business educator. THE BUSINESS EDUCATOR wishes Mr. Hill much success in his new field.

A fine large calendar adorns our office from McCann's Business College, Mahanoy City, Pa.

Booklets advertising "Kimball's Business Speller" and "Modern Business Correspondence" are hereby acknowledged from the Bobbs-Merrill Co., Indianapolis.

The Yale Business College, New Haven, Conn., N. B. Stone, President, publishes a catalog of 32 pages with red bordesr. From what we know of its energetic president, and from the illustrations and text contained in the catalog, we have reason to believe that the school is a practical one and is deserving of the prosperity it evidently enjoys.

The Montana Business Educator is the title of a twenty-page school journal, published by and in the interests of the Helena, Mont., Business College.

Sayers' Business Colleges, located in New Kensington, Emlenton and Kittanning, Pa., seem to be enjoying prosperity, if we may judge from the advertising literature received. We are personally acquainted with some of the men connected with these institutions, and believe they deserve success.

The Mountain City Business College, Chattanooga, Tenn., publishes a very readable six-page journal in the interest of that popular and practical institution.

If you want a list of the "Simplified Spelling" words, adopted by the Simplified Spelling Board, you can secure it by asking the Gem City Business College, Quincy, Ill., for the small 24-page copy which is before us.

"The Law of Work" is the title of a very readable little booklet by L. C. Schnacke, and address delivered before the students and faculty of McPherson, Kansas, College.

"Spencerian Weekly," Louisville, Ky., is the title of a very practical, typewritten duplicated paper, published by and in the interests of that institution.

Mr. J. F. Bowers, of McPherson, Kans., College, is one of the instructors in the Easton, Pa., School of Business, Shorthand and Typewriting.

SCHOOL AND PROFESSIONAL

On January 3rd, Mr. C. A. Faust, the well known teacher of penmanship, gave a very interesting and profitable talk to the teachers of Crawford Co., and the city of Meadville, Pa., which was pronounced the best of its kind ever given in that section. Mr. Faust has the faculty of arousing interest and at the same time giving valuable information to teachers. His extensive experience enables him to speak to the point.

A splendid list of subscriptions is hereby acknowledged from Mr. E. E. Gaylord, director of the commercial department of the Beverly, Mass., High School. While Mr. Gaylord is known principally for his worth and work along the lines of English and commercial subjects, it is not so generally known that his penmanship is on a par with the average commercial teacher, and his teaching of it above, but such is the case.

Mr. M. A. Albin, the well known penman and commercial teacher of the Behnke-Walker Business College, Portland, Ore., favored THE BUSINESS EDUCATOR with a good list of subscriptions, and reports that their institution enrolled 555 students from August 1st to December 1st. This is surely making a great record, and the Behnke-Walker School undoubtedly ranks with the largest institutions of the kind in the country.

Mr. D. A. Reagh, principal of the Owosso, Mich., Business College, reports that one hundred per cent of his students take THE BUSINESS EDUCATOR, and wants to know who beats that record. How many are there who can equal it? Now don't all of you hold your hands up.

Mr. L. M. Lewis, formerly with the Remington Typewriter Co., has recently accepted the principalship of the Wenatchee, Wash., Business College. Mr. Lewis reports that they have a large enrollment considering the length of time the school has been established, and that prospects are very bright.

Mr. E. F. Timberman, who for some years has been connected with the Blair Business College, Spokane, Wash., is now located with the Western Union Life Insurance Co., of Spokane, as a policy engrosser. No better man could have been found for this position, as Mr. Timberman possesses in a large degree skill, reliability and excellence of character. He will continue to do engrossing for the school and teach evenings. And, by the way, we have had the pleasure of recommending a number of people to this school during the past few years, and in each and every instance the persons employed have spoken in the highest terms of the school. Messrs. H. C. & H. M. Blair seem to have the faculty of holding on to their teachers in a most satisfactory manner.

From the photo before us we conclude that the Tampa Business College Exhibit at the Florida State Fair, which was awarded first prize, was a handsome booth, made so largely by the skillful efforts of Mr. J. A. Prowinsky, the skillful penman of that institution.

J. A. Kirby recently sold the Ideal School of Business, Piqua, Ohio, to Messrs. Miller and James, both of whom have been connected with the Metropolitan Business College, Chicago, Ill. Mr. Kirby is now teaching in the commercial department of the Hillsboro, Ohio, High School.

CATALOGS CIRCULARS

The Hesser Business College Prospectus, Manchester, N. H., is of such quality as to cause us to believe it to be the exponent of a good school. The equipment and courses of study bespeak an up-to-date institution.

An attractive, beautifully illustrated eight-page circular is bereby acknowledged from the skillful, graceful engrosser, and all-round gentleman, Mr. F. W. Martin, 100 Boylston St., Boston, Mass. It is issued in the interest of his engrossing and art specialties, and evidences a successful business.

The Manistee, Mich., Business College publishes an attractive twelve-page circular which gives one the impression of a good school.

The Barnes Commercial School, Denver, Colo., is issuing one of the highest grade little catalogs received at this office. It evidences artistic taste as well as good business judgment, and it bespeaks a first-class institution, both as concerns equipment and character of instruction. The Barnes boys are good fellows, and deserve the success they are achieving.

"Remington Notes," Volume 1, No. 1, New York, is the title of a unique little publication issued in the interests of the Remington Typewriter.

The Christmas number of "Thrift," published by and in the interests of the Thrift Company, Cedar Rapids, Iowa, is a creditable publication.

"The Granite State Magazine," July, 1906, Manchester, N. H., contained a very good article on commercial education, which, if we read correctly between lines, is from the pen of Mr. J. H. Hesser, of the Hesser Business College of that city.

"Opportunity" is the title of one of the prettiest and most appropriate calendars we have had the pleasure of receiving. It was received from the National Business College, Roanoke, Va.

A unique and serviceable glass paper weight is received from the Topeka, Kans., Business College.

The Ideal Business School, J. Albert Kirby, Piqua, Ohio, issues a very neat and tasty catalog of 24 pages.

A splendidly designed school paper, entitled "The Beacon," is being issued by the Indiana Business College Co., Indianapolis, Ind., in the interests of its various schools.

The Polytechnic Business College Journal, Oakland, Cal., is an attractive, uniquely-designed school paper.

The New Era Business College, Superior, Wis., issues an up-to-date creditable school journal of twelve pages.

"Opportunity" is the splended title of an eight-page circular published by the Monroe Business Institute, Monroe, Wis.

One of the tastiest calendars received this year is from St. Mary's Adademy, Notre Dame, Ind.

"Greater Lansing" is the title of a beautifully gotten up commercial adverti-er of the city of Lansing, Mich. In it we find a description of the leading business university of that city Lansing Business University, presided over by Messrs. H. J. Beck and C. A. Wessel. The good people of Lansing may well be proud of this institution and its management, for finer men and a better school are indeed hard to find.

Mr. Frank E. Lakey, Providence, R. I., Sec'y of the Eastern Commercial Teachers' Association, is sending out some splendid advertising matter in the interest of the next meeting to be held March 28th, 29th and 30th, in Simmons' College, Boston.

The Waynesburg, Pa., Business College, S. F. Stockdale, principal, issued a very attractive little holiday circular with green cover and initials and border to match.

Cordial and artistic holiday greetings, commencement announcements, calendars, etc., are hereby acknowledged from the following: Miss Lucretia Cavanah, Cleveland, Ohio; L. L. Weaver, Alliance, Ohio; Gem City Business College, Quincy, Ill.; G. Webster, Poughkeepsie, N. Y; Brownsberger Home School, Los Angeles, Cal.; L. Faretra, Boston, Mass., Burdett College; Jacksonville, Ill., Business College; L. E. Gerhold, Boston, Mass.; E. E. Gaylord, Beverly, Mass.; Charles T. Plat, Hoboken, N. J.; C. J. Leister, Falls City, Neb.; F. E. Persons, Buffalo, N. Y.; Georgia Normal College, Abbeville, Ga.; Port Huron, Mich., Business University; G. W. Thom, Du Bois, Pa., College of Business; Chas. E. Bear, Metropolitan Life Ins. Co., New York; Frank W. Martin, Boston, Mass.; Peirce School, Philadelphia, Pa.; Mr. & Mrs. G. A. Harmon, Dallas, Tex.: Central Business College, Denver, Colo.; The Capital City Commercial College, Des Moines, Ia.; McCann's Business College, Mahanoy City, Pa.; The Elyria, O., Business College Co.; Yale Business College, New Haven, Conn.; The Martin School, Pittsburg, Pa.; Central Business College, Chicago, Ill.; Rowe College, Kalamazoo, Mich.

Recent advertising literature has been received from the following: The Macfeat Business College, Columbia, S. C.; Bentel Business College, Tacoma, Wash.; School of Commerce, Cincinnati, Ohio; Keystone Business College, Chambersburg, Pa.; King's Business College, Raleigh, N. C.; Aurora, Nebr., College; Detroit, Mich., Business University; H. F. Sanger, Juniata Business School, Huntingdon, Pa.; West Texas Business College, Abilene, Tex.; Parsons, Kans., Business College; Trainer's Private School, Perth Amboy, N. J.; Baltimore, Md., Business College; A. Steiger & Co., Holyoke, Mass.; McMinnville, Ore., College; Young's Business College, Vicksburg, Miss.

A Historical Note.

The little poem beginning
"Little drops of water, little grains of sand,
Make the mighty ocean and the pleasant land.
So the little minutes, humble though they be,
Make the mighty ages of eternity,"
was written by Julia A. Fletcher, (now Mrs. Barney) in 1845 in Tremont Temple, Boston, Mass., as a class exercise in Pitman's Phonography. This was the original copy. The authoress is still living at the age of ninety years.

The New York Mercantile and Financial Times of January 5th, contains a very flattering half page write-up of the New School of Commerce, Cincinnati, Ohio, presided over by Messrs. Tate & Scully.

Mr. J. H. Condon, of the Lima, Ohio, College, manifests his appreciation for and interest in good writing by forwarding a splendid list of subscriptions.

MOVEMENT OF TEACHERS

G. S. Kimball, who has had charge of the School of Business of Albion, Mich., College for a number of years, is a new man on the faculty of the big R. M. & S. Schools, Trenton, N. J.

A. E. Caskey now has charge of the commercial department of the Bliss Business College, Lewiston, Me. His brother, J. F. Caskey, has charge of the commercial work in the Haverhill, Mass., High School. Both have excellent positions and both are to be congratulated.

Miss Nettie Breese, last year with the Capital Commercial College, Salem, Oregon, has just been chosen to teach Gregg shorthand in the Sioux City, Iowa, High School.

E. J. Goddard, for several months with Childs Business College, Pawtucket, R. I., is now with the Cambridge Commercial College, Cambridge, Mass.

B. J. Ferguson, who last year had charge of the commercial work in the Georgia Agricultural College, Dahlonega, has recently opened a school of his own at Waycross, Ga.

Miss Florence Hablin, a Dorchester (Boston) High School graduate, has taken the commercial department of the Brimfield, Mass., High School.

Miss Angeline N. Carver, is a new shorthand teacher in the Bliss Business College, N. Adams, Mass.

W. F. Baird, for several years in charge of the commercial work of the Hillsboro, Ohio, High School, has been chosen to succeed John L. G. Pottorf, of the Akron, Ohio, High School, who has accepted a position in the Pittsburg, Pa., High School, in the commercial department.

E. D. McIntosh, of Dover, N. H., has sold his interest in the Dover Business College to his brother, and is looking for a desirable investment opportunity.

C. V. Clippinger, who has had the commercial work of the York, Pa., High School, for three or four years, has bought the College of Commerce, Harrisburg, Pa, and the former proprietor, G. S. McClure, is looking for a good investment opportunity in the South or the Southwest.

C. C. Carter is a new teacher in the Joplin, Mo., Business College.

Ethyl M. Lea, a former teacher in the Brown Schools, has just accepted a position with the MacCormac Schools, Chicago.

G. E. Lain follows Francis Lester at the United States Agricutural College, Mesilla Park, N. Mex.

Wm. F. Gibson, a well-known New England commercial teacher, has just taken charge of the commercial department of the Wallingford, Conn., High School.

Atlee L. Percy, who, after some years in commercial work, dropped out to take up civil service work last year, decided that "once a teacher, always a teacher" should be his motto, and so he wisely cast in his lot with the Spencerian Commercial School, Cleveland, where he is very happily at work.

Mr. W. R. Pitkin, who has had charge of the commercial work in the High School of Cold Water, Mich., as well as the penmanship in the grades, now has charge of the commercial and penmanship work in the Albion, Mich., College.

We congratulate the people of Albion, and of the college in particular, for having secured Mr. Pitkin as director of their School of Business. We consider him not only an efficient teacher, but a loyal, trustworthy man as well.

Blackboard Lessons in Business Writing

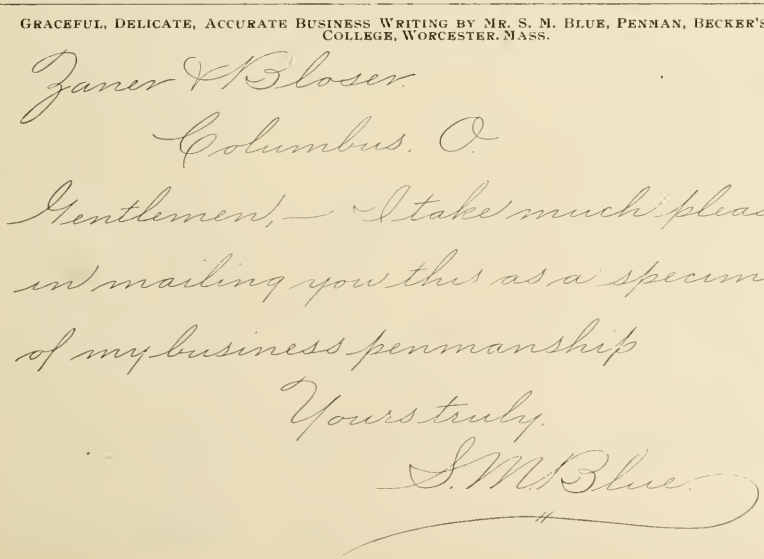
By America's Leading Teachers of Penmanship

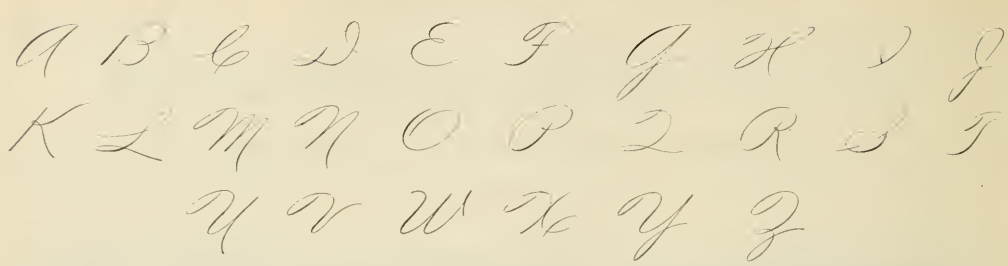
No. 2. By C. C. Lister, Sadler's Bryant & Stratton Business College, Baltimore, Md.

The capital *C* presented in this lesson is based on the direct oval form, as practiced in the *preceding* lesson. We will, therefore, make a few lines of the retraced oval exercise in order to prepare the muscles for the motion used in making the capital *C*. Use a light, free rotary motion, letting the hand glide on the first joint of the little finger as in the previous exercises. Retrace each oval eight times and make it fourteen times on each line. Observe how the pen carries upward and to the right on completing each exercise. This same final glide is used in completing the *C*. Notice the shape and size of the loop used in beginning this letter. It should drop down about half the height of *C*. Notice the width of the space indicated by the small *x* in the first *C*. Avoid carrying the final stroke too high. Make fourteen letters to each line. In joining the *C*'s keep them close together. Make a full stop at the top of each letter after the first one and endeavor to curve the downward stroke well. Write *Come* seven times on each line and be sure to make each word complete without lifting the pen between the *C* and the small o following.

Preserve uniformity as to size and spacing in writing the sentence given.

GRACEFUL, DELICATE, ACCURATE BUSINESS WRITING BY MR. S. M. BLUE, PENMAN, BECKER'S BUSINESS COLLEGE, WORCESTER, MASS.





Beauchamp

BUSINESS CAPITALS BY D. BEAUCHAMP, MONTREAL, CANADA.

Lessons in Ornamental Penmanship

T. COURTNEY

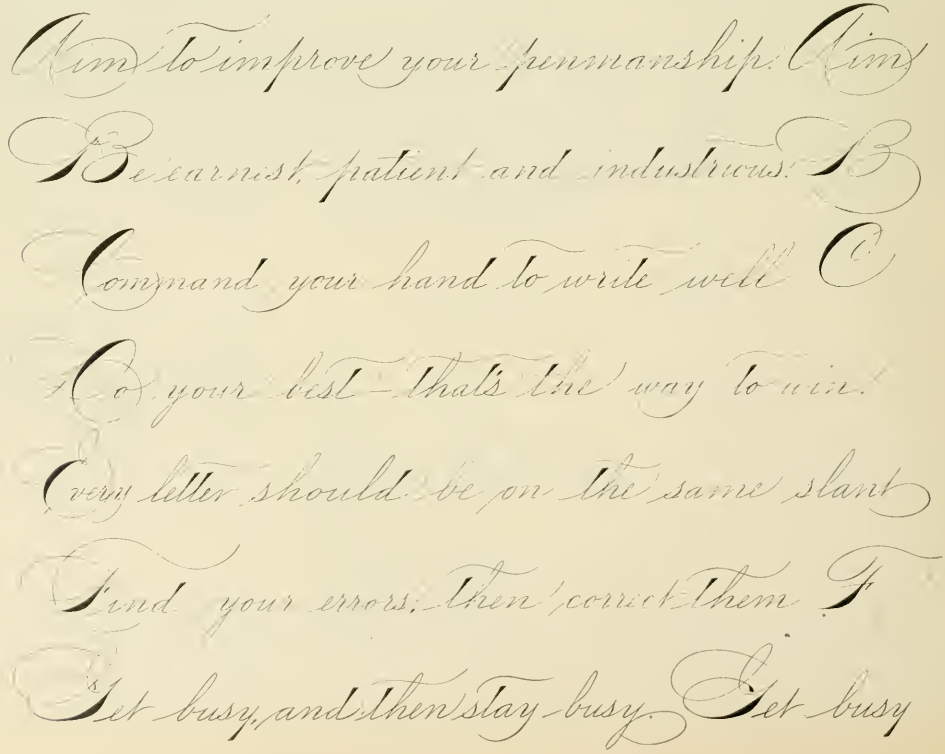
STRAYER'S BUSINESS COLLEGE,

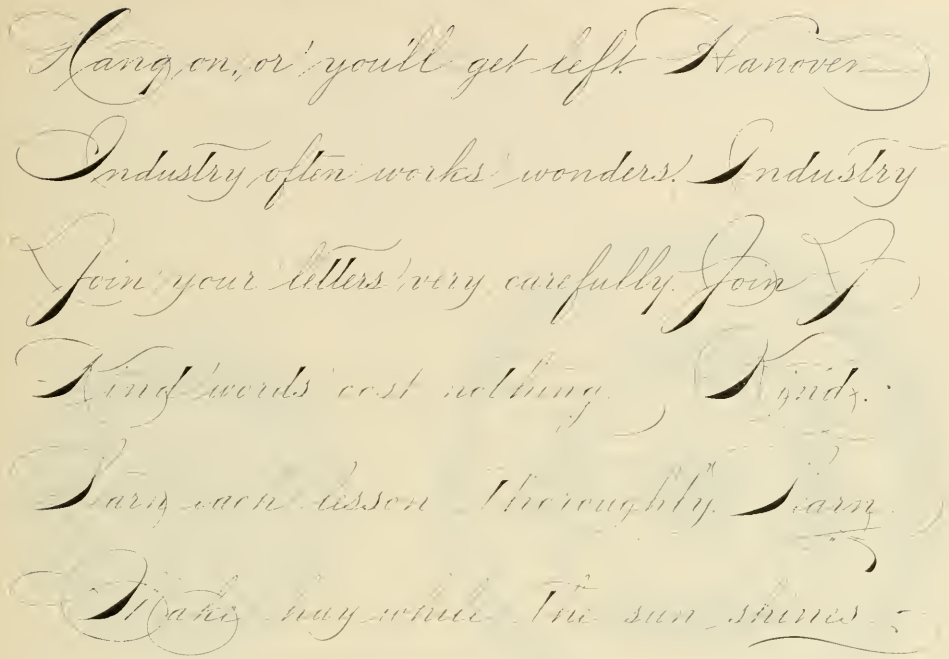
WASHINGTON, D. C.

Specimens for Criticism should be sent to Mr. Courtney by the first of each month.

This lesson and the next will consist of sentence writing. The style of small letters used is rather large and closely spaced. The aim in presenting such a large style is to train the student's hand along the line of accuracy to as high a degree as possible. It is easier to write large than it is to write small. But remember that the letters must not be drawn out with a motion so slow that the lines appear heavy and tremulous. Sufficient speed and decision must be thrown into your movement to produce smooth lines, but the hand should be shifted frequently and the pen raised. Do not try to run the letters along like business writing.

Each one of these copies is a little sermon in itself. Practice each word of a line first, then the whole line. Do not be in a hurry to get to the next copy. Many students will find it advisable to practice two months on one month's copies. Thorough mastery of each detail is absolutely necessary. "Make haste slowly."





C. H. C., Jr. Your work on small letters is very fine indeed. What I particularly admire is the delicacy of touch. It would be well to make the loops above the line a trifle longer. Note carefully the form of small *z*. I am always particularly pleased to hear from my old students.

A. B., Wis. Your small letters are excellent, and show that you have been working hard on the lesson of last month. You are improving. You need to give the capitals more attention, and the same criticism holds that I made before: Shade more heavily and use a finer pen. Don't forget that the starting ovals of capitals like *H*, *K*, *B*, etc., should be made *horizontal*.

V. M. R. You have sent me another lot of nice work. In writing combinations aim to get the starting ovals and the ending ovals of capitals about the same size. Part of the small loop in the middle of *K*, should cross the stem of the letters. Your capital *S* also needs more attention.

E. L. C. Was pleased to hear from you again. I believe your loop letters are better this time. Your work would look a hundred per cent. better if you would get some better ink. Your small letters are really excellent, better than your capitals; so I would suggest that you practice more on capitals than on small letters. Some of your shades look as though you move your fingers in making them. Make shades by placing more pressure on the pen, but do not produce the pressure with the fingers. I am pleased to state, however, that your work is already better than that of some of the professionals.

H. W. B. You ask me whether I think that you could learn to write. I think that you have already learned to write a very nice hand, and if you will follow my lessons carefully, I feel quite sure that by the end of the year you can get the professional certificate. Follow the base line, and in writing combinations do not spread your capitals out so much. You are on the right road; keep up your practice.

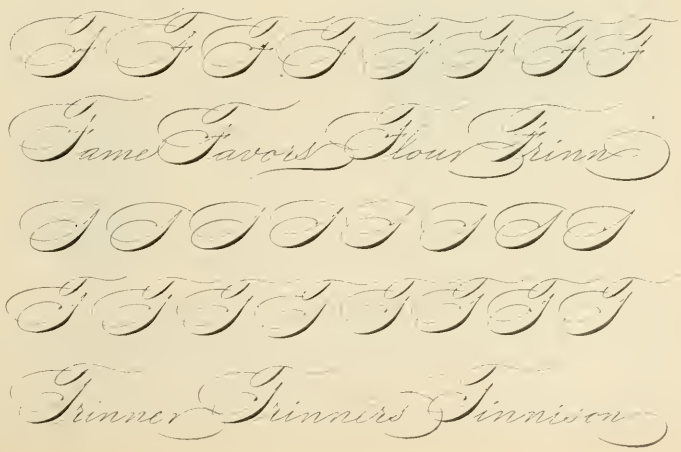
A. G. H., Md. Yes, I think that you can get the certificate by June, if you will work hard. You have a nice start and it is only a matter of time until you can be a fine penman. Pay particular attention to the capitals. Keep your small letters on the base line.

Persons desirous of securing sample copies of catalogs, magazines, etc., may do well to consult the advertisement elsewhere in these columns of "Allen, the Mail Man," whom we have found to be reliable.

THE PRATT TEACHERS' AGENCY
70 Fifth Avenue, New York.
Recommends college and normal graduates, specialists, and other teachers to colleges, schools and families.

The Agency receives many calls for commercial teachers from public and private schools, and business colleges.
WM. O. PRATT, Manager

Skillful Supplementary Practice in Ornamental Penmanship for Aspiring Penmen by C. W. Ransom, Kansas City, Mo.



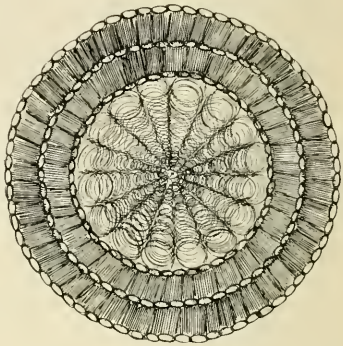
"What Others Have Done You Can Do Also."

STUDENTS' WORK AND PAGE

Dedicated to the best engravable specimens of exercises and business writing received from schools and students; improvement, timeliness and excellence considered.

Observation, Care and Application—The Essentials.

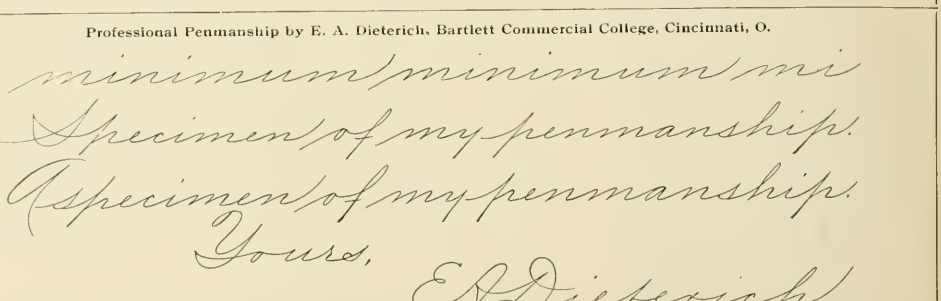
By Roy Clayton, pupil, Monroe, Wis., Business Institute, Geo. Wilkinson, Prin.



By F. B. Fink, student, E. G. Miller, penman, in the Topeka, Kans., Business College.

By H. E. Miles, nephew and pupil of W. E. Dennis, Brooklyn, the Engrosser,

Professional Penmanship by E. A. Dieterich, Bartlett Commercial College, Cincinnati, O.



SPECIMENS

A letter enclosing a list of subscriptions and students specimens is received from Mr. H. C. Stanley, teacher in Bradrup and Nettleton's Business College, Winona, Minn. The specimens euclosed measure up to the best received at this office, which is certainly complimentary alike to teacher and pupils.

Some creditable written cards are received from the tasteful and graceful pen of Mr. W. A. Milfman, Alberton, P. E. I.

Mr. J. A. Prowinsky, the expert penman in the Tampa, Fla., Business College, recently favored us with some specimens of students' work, which show up-to-date, practical training on his part. One design made in colors comprising movement exercises was one of the best things we have ever had the pleasure of seeing.

Mr. H. D. Davis, penman in the Metropolitan Business College, Chicago, Ill., recently favored us with a splendid bundle of sentence practice from his pupils, the best of which are from the pens of L. S. Spies, P. Ibarra and Lillian Kiebold. All of the work has a practical swing to it, indicating that Mr. Davis is doing his part in the way of developing a commercial style of penmanship.

A bundle of specimens of students' daily practice in penmanship is at hand from Mr. H. A. Reneau, penman in the Ft. Smith, Ark., Commercial College. Mr. Reneau is one of our best teachers of penmanship, and the results he is securing are above the average received at this office.

Mr. H. A. Pruner, penman in the Union Commercial College, Charlottetown, P. E. I., is securing excellent results at the hands of his pupils as shown by first and last specimens before us, many of which are far above the average in improvement made and skill acquired. Some of the specimens sent are about up to the required standard for certificates. Both Mr. Pruner and the pupils are to be congratulated upon the work being done.

Mr. C. A. Campbell, teacher in the Elliot Business College, Toronto, favored us recently with a bundle of specimens of penmanship showing the practice of the students in the commercial department. The work issued is unusually neat and systematic, and yet quite free and business-like in execution. Much of the work sent indicates the fact that BUSINESS EDUCATOR certificates will erelong find their way into the hands of these students. A few of the specimens indicate ability of a professional sort, which we hope will be developed to a still higher degree of proficiency.

Mr. A. B. ZuTavern, penman in the Metropolitan Business College, Elgio, Ill., is producing splendid improvement in penmanship on the parl of his pupils, as shown by first and last specimens before us. The improvement shown compares very favorably with the best received at this office, which is a compliment of no mean proportions to both Mr. ZuTavern and his pupils.

H. A. Beery, St. Louis, Mo., 1145 Euclid Ave., writes a very graceful and individual style of round hand as shown in the letter before us, enclosing two subscriptions to THE BUSINESS EDUCATOR.

Mr. O. O. Gates, penman in the Jamestown, N. Y., Business College, is securing splendid results in penmanship as shown by the specimens before us. The work as a whole shows splendid training, being uniformly plain, free and rapid. All of the work sent was in the form of sentence writing, disclosing the fact that he is progressing steadily and satisfactorily from exercises, letters and words to sentences and page writing. Which, of course, is a logical and sensible thing to do. The work is fully up to, and in fact above the average of that received from the best schools in the country. The work from the following pupils is especially commendatory: "Carrie Lagergren, Hazel F. Hurlbut, D. E. Skillman, Ada E. Bergquist."

Some exquisitely executed flourished cards are hereby acknowledged from the harmonious pen of Mr. Wm. Rhoads, Reading, Pa., 235 Pearl St. Mr. Rhoads is a staunch friend and supporter of THE BUSINESS EDUCATOR. From his letter, we take pleasure in quoting as follows: "I am delighted with THE BUSINESS EDUCATOR. The educational phase of penmanship is handled in a masterly way. I congratulate you on the production of such a brilliant and meritorious publication. I consider it the finest journal of its kind in America."

Mr. W. H. Vigus, the skillful penman in Williams Business College, Milwaukee, Wis., is securing good results on the part of his students as shown by specimens recently submitted. Mr. Vigus is a staunch friend and supporter of THE BUSINESS EDUCATOR, and a man who is not afraid to work.

Some very graceful and skillful ornamental script cards are at hand from Mr. J. D. Valentine, policy engrosser, in the Reliance Insurance Co., Pittsburg, Pa. He also enclosed some small photos of album pages he had recently engrossed, disclosing the fact that he is getting to be quite skillful and tasteful in this line. A card in copper plate script resembles very closely that of the inimitable Charlton V. Howe.

T. Courtney, Washington, D. C., penman and commercial teacher in Strayer's Business College, whose lessons in THE BUSINESS EDUCATOR are attracting more than ordinary attention, is putting out some of the finest writing on colored cards to be had in our profession, if we may judge by the samples before us, and from what we know of the gentleman's work in general.

Mr. F. A. Wilkes, penman in the No. Manchester, Ind., College is securing splendid results in penmanship as shown by the specimens recently submitted. Mr. Wilkes is one of the yonnger members of our profession, who is starting out by getting results near the top notch, and as a consequence will no doubt be better known professionally a few years hence than he is today.

FOR SALE!

BUSINESS COLLEGE well equipped, fine location, no competition, excellent territory in city of 18,000 population.
CENTRAL WEST
A BARGAIN if taken at once. Address at once to **A. B., care**
Business Educator, Columbus, Ohio

GEM CITY Business College
Quincy, Ill.
20 teachers. 1400 students. $100,000 School Building. Shorthand and Typewriting, Bookkeeping, etc. 64 page Illustrated Catalogue free.
D. L. MUSSELMAN, Pres't
Quincy, Ill.

Lessons In Roundhand by Mail.
Special instructions given in Policy Engrossing when desired. Send Stamp for circular.
H. W. Strickland,
Care Goldey College, WILMINGTON, DEL.

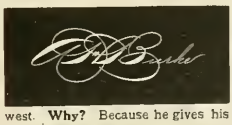
FOR SALE BUSINESS COLLEGE. No competition — County has 70,000 people. Located in city of 25,000. Nothing but cash will be considered. Price very reasonable. For full particulars address, A, care of
THE BUSINESS EDUCATOR,
Columbus, Ohio

DON'T DO IT Don't take lessons by mail in Business, Ornamental writing, Card writing or Flourishing, until you have seen my Special Mail Course Circular; mailed for 2c.
Send 15c for 12 plain white, royal blue, or assorted color cards, or 20c for 12 white, engraver's wedding bristol, written in my finest style.
1 and 2c U. S stamps taken. Twenty years with the pen. Address, **F. E. PERSONS,**
445 Breckenridge St. Buffalo, N. Y.

THE REASON WHY
I advertise to write cards. I have been practicing for several years under the best instructors trying to excel. A short time ago I sent each card writer advertising in this paper his price for a dozen cards and was surprised to find that my own work was superior to any received. If you want cards, profit by my experience and get the best the first time. A sample card with your name, 2c, 20c per doz. White, colored or mixed. Moneyrefunded if not entirely satisfactory. Agents wanted.
E. H. TULLIS, Warren, O.

WANTED TEACHERS of Commercial Branches. Advance Fee Not Required. Positions in High Schools and Colleges. Penmanship, Commercial Branches, also teachers of Stenography. Salaries $900 to $1,500. Register early. Send for circulars.
ANNA M. THURSTON, Mgr.
Thurston Teachers' Agency
378 Wabash Avenue Chicago

Teachers of Commercial Branches
are wanted for good positions in High Schools, Colleges, Etc. We have filled many excellent positions and are constantly in need of candidates. Write at once for information. Address,
The Albert Teachers' Agency,
378 Wabash Ave., Chicago, Ill.



WRITES MORE high class cards of the "dashy" sort than any other penman of the west. **Why?** Because he gives his agents a big commission.
That's one reason. Another is that his work **sells at sight.** It has **life** in it, and **snap** and **vigor**, as well as delicacy of touch and beauty. There's just a suggestion of **brimstone** there, too.
25c gets either a **dozen cards, a set of capitals,** or a **flourish.** A 3-months course by mail. **Send 25c today.**
Your money's worth every time. **Something extra** with each order.
Agents Wanted.
A. H. BURKE, - - KIRKSVILLE, MO.
Kirksville Business College.

Teachers of Penmanship Have you seen the Faust's Ideal Practice Paper? It is a time saver. Prevents scribbling. Gets results in much less time than the old style. Costs less than the paper you are using.
Sample and prices sent for the asking.
C. A. FAUST, 40 Dearborn Street, CHICAGO, ILLINOIS

A JOHN D. WILLIAMS LIKE FLOURISH FROM THE FASCILE PEN OF L. FARETRA, PENMAN, BURDETT COLLEGE, BOSTON.

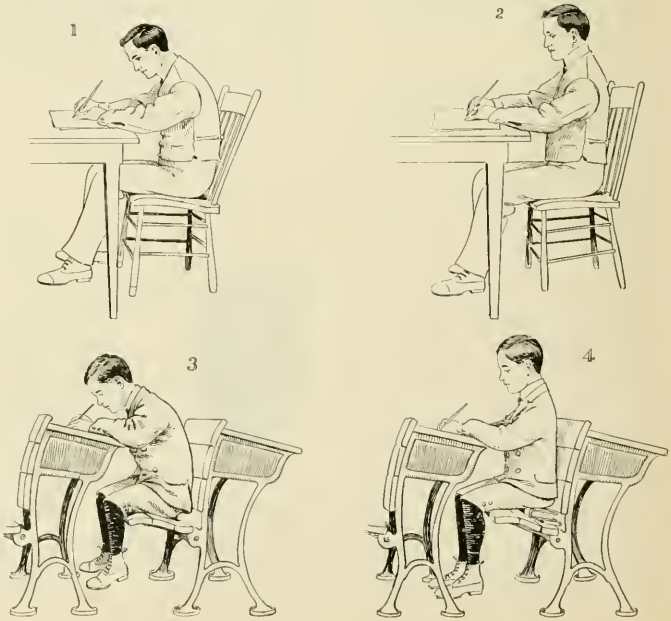
A Pointer on the Position Problem.

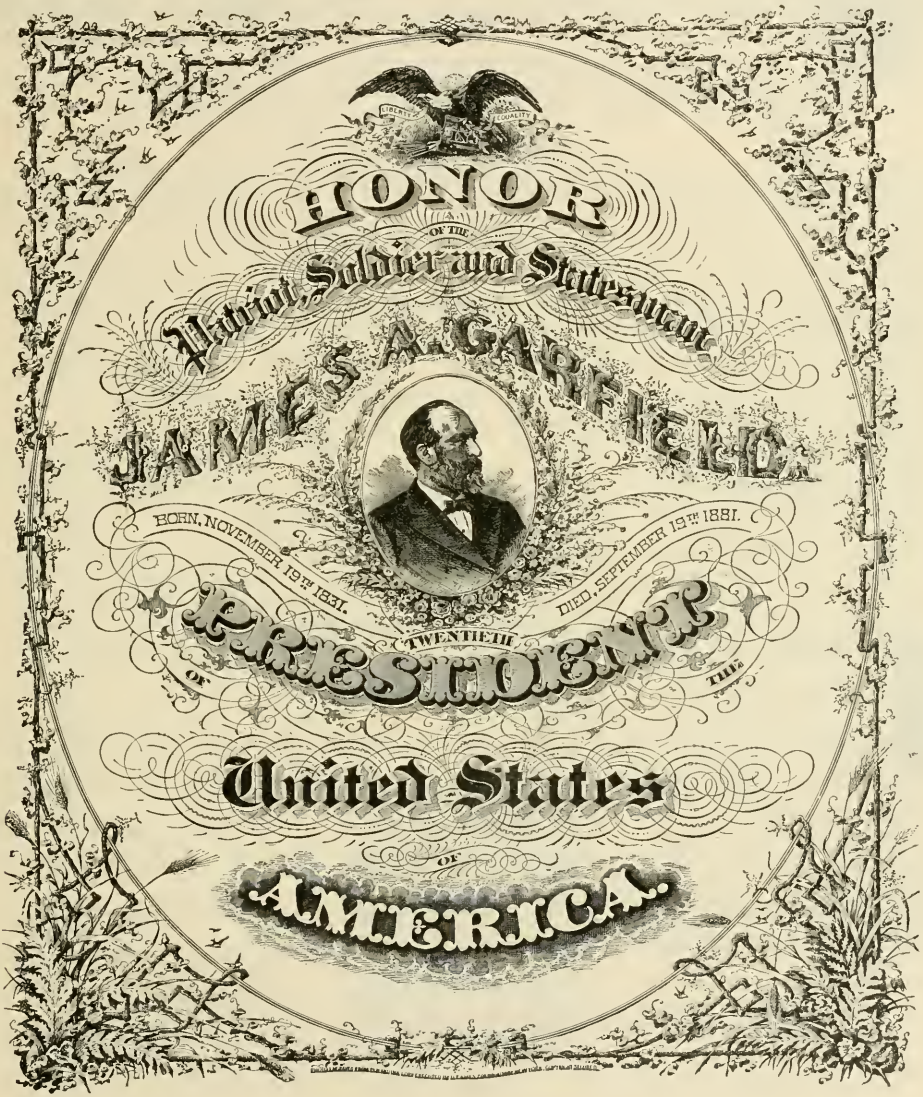
The subject of position is one worthy of serious consideration. A good position is one that is both healthful and efficient. That is to say, it should be conducive to good rather than ill health, and at the same time it should be conducive to good rather than poor writing.

And it is one thing to assume a good position for a few minutes and quite another thing to maintain a good position indefinitely. The maintenance of a good position is determined largely by the nature of the seat, and the distance from the seat to the table or desk. And what makes a good seat for rest and repose, does not ordinarily make a good seat for sitting in an upright position.

From experiment we have found that by sawing one or two inches off of the front legs of the chair, as illustrated in Figure 2, a much more healthful position is likely to be maintained than when the front edge of the chair is higher than the rear, as shown in Figure 1. And in public schools, when the front edge of the seat is higher than the rear, a much more erect and comfortable writing position is frequently secured and maintained by placing a book or two in the hollow of the seat, as illustrated in Figure 4 herewith.

These are mere suggestions which you can easily determine the value of by a few experiments. For many years we wondered why so many pupils had a tendency to curve the back, but we have now come to the conclusion that it was due primarily to the seat, being too high in front, and secondarily to the table being too low.





A specimen of Mr. D. T. Ames' engrossing done about a quarter of a century ago. It is a splendid example of the best work done at that period, and illustrates very clearly the change in style that has taken place since that time. Half-tone engraving has made it possible to reproduce brush work, as photo-engraving made it possible to reproduce the above; hence, to some extent, the change from pen to brush ornamentation. Cut kindly loaned by Mr. Ames.

LESSONS IN

ROUNDHAND WRITING

H. W. STRICKLAND

BOX 88. WILMINGTON, DEL.

Send work to Mr. Strickland by the 30th of each month for criticism through the BUSINESS EDUCATOR.

Instructions.

LESSON 6.

The beginning stroke of *C*, *G*, *S*, and *L*: the oval with the light shade on left, was made first in the copy presented in this lesson. There may be no advantage in doing this, but it has become a habit with me, be it good or bad.

One thing may be said in favor of it and that is that it regulates the spacing between capitals.

C has the heavy shade starting with a light line slightly curved as in copy, finishing with slight shade on left of base oval.

G is based on two ovals, the top one being the smaller. Study this letter and give much attention to the curve in finishing shade.

The compound curve shade is the basic principle of *S*, and *L*. Keep the little oval at base of *L*, small and parallel with base line.

To make the introductory or first stroke in *H* and *K*, lift pen on shade, then replacing it, finish with curved downward stroke. Have light line cross the *H* at about one-half its height and at right angles, finishing as in copy. The second part of *K* will require some study as to the shades and proportion. As a rule the compound curve shade is shorter than the finishing shade in lower half.

Put in some work on the sentence just to see what you can do with the spacing, etc., in small letters.

Criticisms.

T. F. B., Kans. In looking over your last work it appears to me that the study of the form of the letters is what you now most need, giving especial attention to the curves etc., in light lines. Glad to know you like it. *N* seems to be poorest letter.

E. P. W., Mo. Your last work is excellent among the best received, and with a little care in retouching and a little more attention given to the shape of the shades it would be O. K. Take good care of the eyes and come again.

R. L. H., Pa. In looking over your several practice sheets there seems to be a roughness in the shades caused by either poor material or an uncontrolled movement. Would recommend a review giving much study to the letters and being careful and neat in all the work.

J. A. B., Minn. Your work is certainly improving as to general proportions of letters, etc. The ink is rather poor in last specimen. Study curves in light upward strokes in *A*, *N* and *M*. Try to keep shades uniform in heft and slant.

W. A. M., P. E. I. Curve shades more in *V*, *W* and *N*. Watch shades in loops such as the base of *Z* and letters extending below base line as these seem to be hardest. Your page work looks very neat and you are coming along nicely. Thank you for the pretty card.

WHY GO TO "COLLEGE" TO LEARN BOOK-KEEPING WHEN I WILL MAKE A FIRST-CLASS

BOOK-KEEPER OF YOU AT Your Own Home

in SIX WEEKS for $3 or REFUND MONEY! Fair enough? Distance and experience immaterial. I find **POSITIONS**, too, EVERYWHERE, FREE! Placed pupil **Sept. 10th, at $75 WEEKLY. PERHAPS I CAN PLACE YOU, TOO!** 8,562 TESTIMONIALS FROM PUPILS!

J. H. GOODWIN *SAVE THIS AND WRITE* EXPERT ACCOUNTANT

ROOM 518, 1215 BROADWAY, NEW YORK

FOR SALE! A thoroughly established business school, located in a mining center. A first-class investment for the right man. Address, P. J., care

Business Educator, Columbus, Ohio

WANTED A sanctified man who is well educated to take charge of the Commercial Department of the Meridian Male College for the session of 1907 and 1908. Address, **M. A. Beeson, Pres. MERIDIAN, MISS.**

GET THE BEST.

Many of the readers of this paper are securing specimens of my penwork. The other day I got an order from England. Prices remain the same--elegantly written cards 25 cents a dozen, a set of ornamental caps 20 cents, a small specimen of writing 10 cents.

Should you desire to take a course by mail, it will pay you to write me for rates and information. All kinds of penwork executed to order.

T. COURTNEY, WASHINGTON, D. C.
Care Strayer's Business College

Colorado Teacher's Agency

Fred Dick, Ex-State Supt., Manager, 1545 Glenarm St., Denver, Colo.; Boston, New York, Chicago, Des Moines, Denver, Salt Lake City, Los Angeles, Harrisburg, Atlanta.

Commercial Teachers wanting positions in the West should register with us.

Commercial Teachers wanting more desirable positions then they now have should keep their names on our list.

Let's Be Frank

¶ I have been placing commercial teachers for more than 20 years.

¶ I know most of the experienced teachers and many of the younger ones — want to get acquainted with ALL the worthy ones.

¶ I offer no bait to lure teachers from their present positions.

¶ I will enroll no teacher who cannot prove his right to earn the salary he requires — *and something more.*

¶ Many leading schools througout the country consult me FIRST when looking for help because of these very facts.

¶ IF you are looking for a position, either for the immediate future or later on, tell me NOW: *(a)* What you want; *(b)* When you want it; *(c)* What you want for it—not overlooking *(d)* What you *have done* and whom you can prove it by.

No use for "Hungry Joes," ignoramuses and slow pokes!

Frank Vaughan

Manager Union Teachers' Bureau

203 Broadway New York

For nearly 20 years Editorial and Business Manager of The Penman's Art Journal

CCCCC Cane GGGG Going
SSSS Snow LLLL Learns
HHH Homer KKKK Kings
Gain time by making good use of it.

The "New Typewriting"

Miss Rose L. Fritz defends her title as World's Champion Typist

Writes 2,467 Words in Half an Hour and 5,110 Words in One Hour, Breaking all Previous Records

At the National Business Show, Madison Square Garden, New York, October 27th to November 3rd, Miss Rose L. Fritz again demonstrated beyond a shadow of a doubt that she is the most marvelous typist the world has ever seen.

There has come the **"New Typewriting"** as superior to the ordinary kind as that crude method was superior to longhand. We refer to that scientific and expert operation which **produces perfect work at a high rate of speed.** Modern business conditions have created a great demand for such skill. This expertness is attainable only through a **perfect system of instruction** which is found in Charles E. Smith's "PRACTICAL COURSE IN TOUCH TYPEWRITING" of which Miss Fritz is a brilliant exponent.

One-half Hour From Dictation

NAME	Words Written	Errors	Net Total Words	Net Speed per Min.
Rose L. Fritz	**2467**	**29**	**2322**	**77**
Paul Munter	2466	126	1836	61
Benj. Gotthelf	2150	100	1650	55
Miss L. Patterson	2211	186	1281	42
Rose Fuerlicht	2200	201	1195	39
L. V. Bruorton	2048	187	1113	37
Chas. W. Nelson	1879	159	1084	36
Edwin Stodola	1655	120	1055	35
Blanche Sacks	1355	85	930	31
Gertrude Adler	2141	260	841	28
H. O. Blaisdell	2338	321	733	24

One Hour From Manuscript

NAME	Words Written	Errors	Net Total Words	Net Speed per Min.
Rose L. Fritz	**5110**	**41**	**4905**	**82**
H. O. Blaisdell	4853	201	3848	64
L. V. Bruorton	4585	169	3740	62
J. H. Hotson	4157	116	3577	60
Paul Munter	5122	413	3057	51
Carl W. Schwenk	4387	286	2957	49
Chas. W. Nelson	4261	266	2931	49
J. C. Hoit	3207	97	2722	45
M. E. Usher	3343	268	2003	34
P. A. McKean	4309	567	1474	25

A Practical Course in Touch Typewriting

Officially adopted by the New York Board of Education and used in the leading business schools.

From the World's Champion Typist

I am pleased to state that I consider "A Practical Course in Touch Typewriting" **the only textbook from which I studied, the best typewriting instruction book that I have seen.** The exercises are excellent and have helped me wonderfully in working up speed. The whole course is very interesting from the beginning, and it cannot but produce the **best results in the shortest time.** I attribute my success in typewriting in a large measure to the assistance given me by Mr. Smith, the author of the book, and I am sure anyone who uses it **will be more than pleased with the results.**—*Rose L. Fritz.*

MISS ROSE L. FRITZ,
The World's Champion Typist.

From a Well-Known Business School.

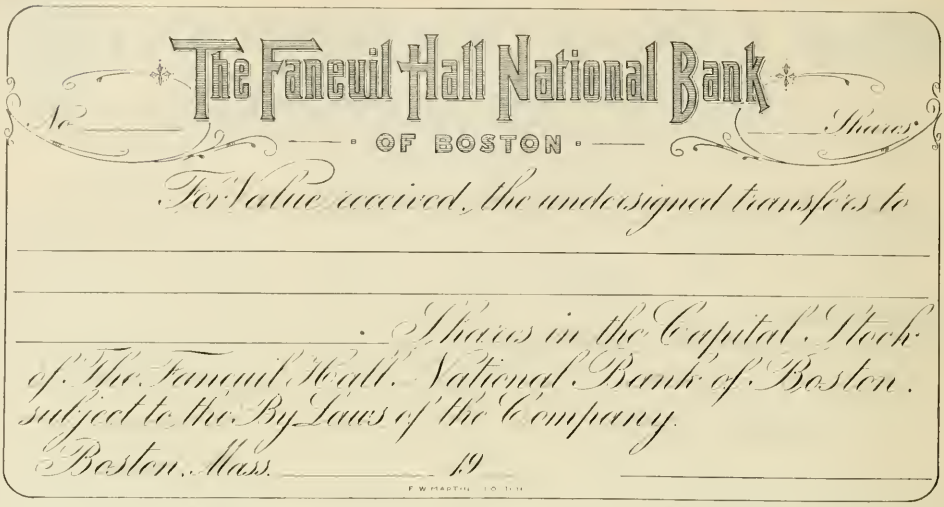
You may be interested in knowing that our teachers and pupils **are greatly pleased** with "Practical Course in Touch Typewriting." Although the work has been in use **less than two weeks, I can see a very decided improvement in the work that our students are doing,** as well as a **greatly increased interest** in the typewriting work.—*G. J. Raynor, President, Euclid School, Brooklyn, N. Y.*

Price, 50 cents; cloth, 75 cents. Editions for single and double keyboard.

Send for a copy of "Pitman's Journal" and "Which System."

Isaac Pitman & Sons, 31 Union Square, New York

Publishers of "Isaac Pitman's Short Course in Shorthand." 192 pp., Cloth, Gilt, $1.25.
Adopted by the New York Board of Education and Leading Business Colleges.



This specimen of Lettering and Script is from the pen of Mr. F. W. Martin, the Engrosser, 100 Boylston St., Boston, Mass., and is one of the best things we have seen for many a day. Aspiring students of Engrossing will now do well to "get busy."

One Dozen Cards Free

with your own name to prospective agents—students only, send 2 cent stamp for postage. Blank cards finest quality Wedding Bristol 75 cents per 1000. Comic jokers or bird designs, 100 18 cents, 1000 $1.48 postpaid.

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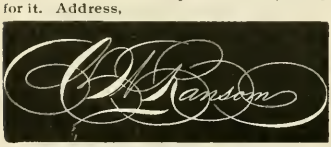

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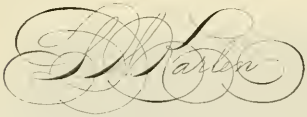

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The eyes should be directed toward the pen point, but not at the pen point so much as at the work the pen point is producing. It should follow, rather than precede the pen, but it should in a sense do both. The rapid movement of the pen in free hand writing prevents the eye from seeing any one detail. It keeps a general oversight of the work, rather than observing details. Of course, if a pupil is missing the base line, he then needs to direct his attention particularly toward that line. On the other hand, if the pupil is having trouble with turns and angles, he should then think of and observe these qualities. While the eye perceives primarily the work as it falls or flows from the pen, it perceives secondarily work and space an inch or more all about the pen point.

The hand should be shifted automatically and continuously from left to right across the page, but the elbow should be shifted about three times in good business writing, and oftener than that where accuracy and beauty are desired. [EDITOR.]

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L. M., Calif. You are doing nicely but need to watch the last upper turn in such letters as *m* and *n*. Flourish and shade less, and strive more for accuracy.

H. E. O. You're starting out spendidly. Make o just as rounding at the top as at the bottom. Keep up the good work. You are on the right road.

B. H. H., Jamaica. You are needing more movement. Curve first stroke more and make last oval larger in *C*. Use the fingers less and the arm more. Work more upon movement exercises. You are doing well.

A. A. A. & Co. You are doing splendid work. Curve down stroke in o more. Watch carefully the base line in all of your writing, as well as the turns and angles of the little letters. You can become a very fine penman if you practice more carefully.

C. D. P. Your Ransomian penmanship is certainly quite good. It is full of force, go and life. I would suggest that you strive for a little higher degree of accuracy and not so much speed.

S. B., Pa. You are needing more freedom. Make small *o* more nearly round. Make last upper turn of *m* and *n* more rounding. You are improving.

L. C., Ky. You are doing well. Do not shade the down strokes in minimum letters. Curve the initial and final strokes more. Keep up the good work.

J. F. S., Pa. You need more practice upon large movement exercises, such as the compact ovals. Your down strokes are too heavy, indicating that your movement is not elastic enough. Use the fingers less and the arm more. You can become a good penman if you keep up the good work.

K. R., Pa. You have talent and can learn to write well. Practice more upon movement exercises, such as shown in the first plates of Mr. Stein's lessons. Use plenty of arm movement; strive less for form, and success will follow as surely as night follows day. Come again.

L. M., Calif. Study form more closely and shade less. Watch turns and angles, and finish each word with greater care.

J. M. S., Pa. You are starting out splendidly. Small *a* a trifle too pointed at the base. Make more of a hook at the top of *c*. Capital *A* a trifle too pointed at the bottom. Keep at it and come again.

A. G. H., Md. Try to retouch your *t's*, *d's* and *p's* with fewer strokes, and thereby better conceal the fact that they were retouched. Make s a trifle taller. Watch first down stroke in o. Curve up stroke in *e* more. You are doing splendidly.

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"Quincy" is the title of a very beautifully designed, illustrated and printed 32 page booklet, published by and in the interests of the city of Quincy, Ill. In it the Gem City Business College is given two pages of the finest kind of publicity. We hope the Federation will conclude to go there some time, in order that we may see the Gem City of Illinois.

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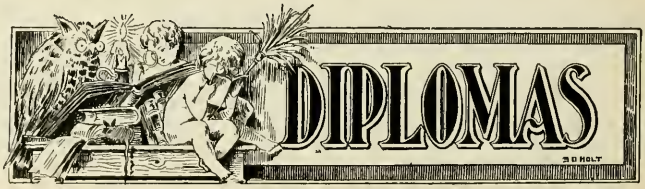

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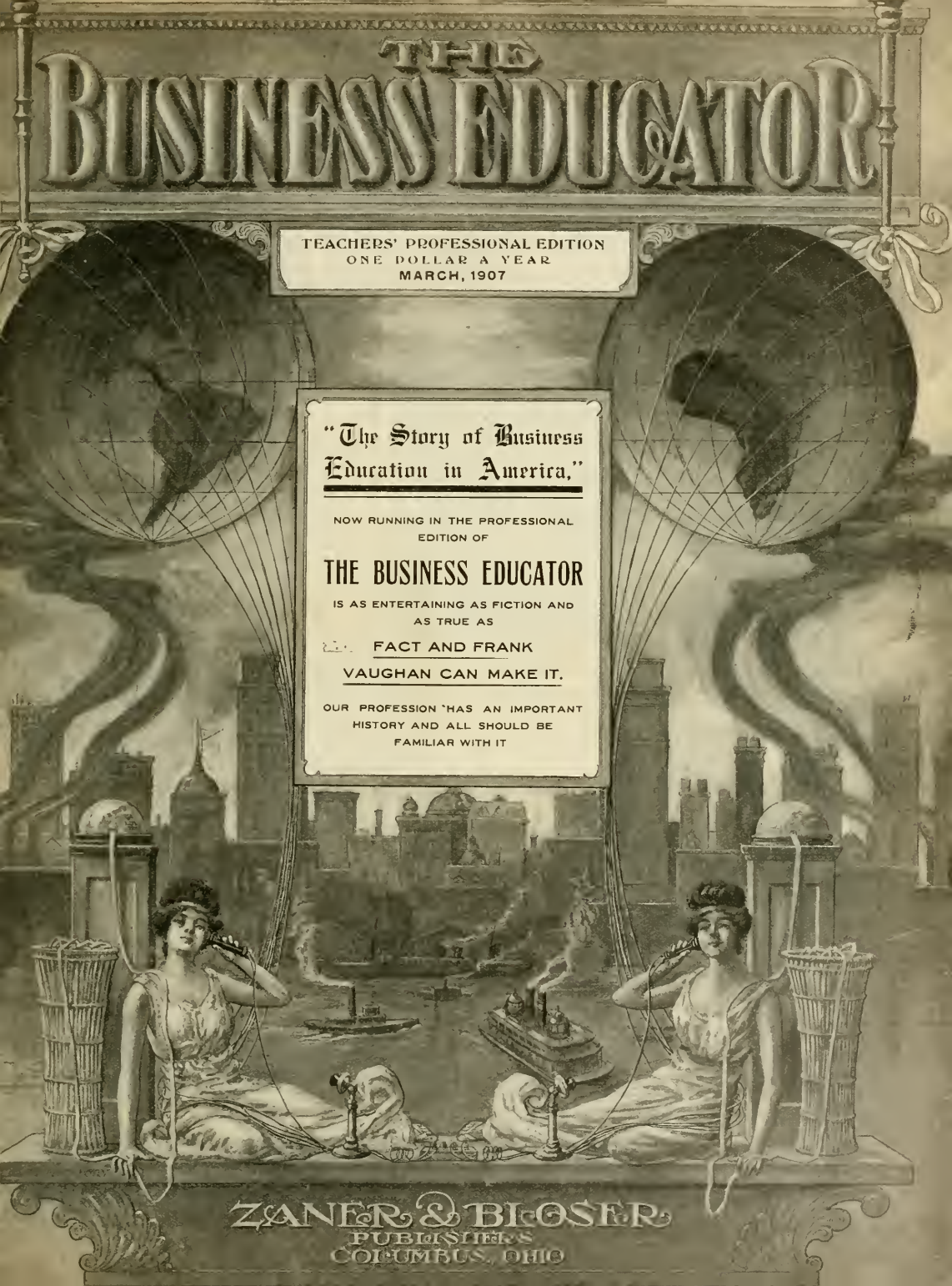

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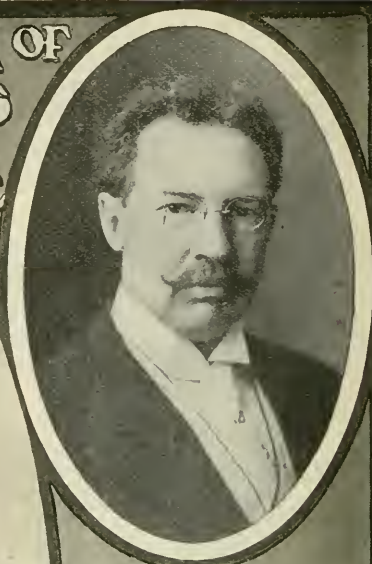

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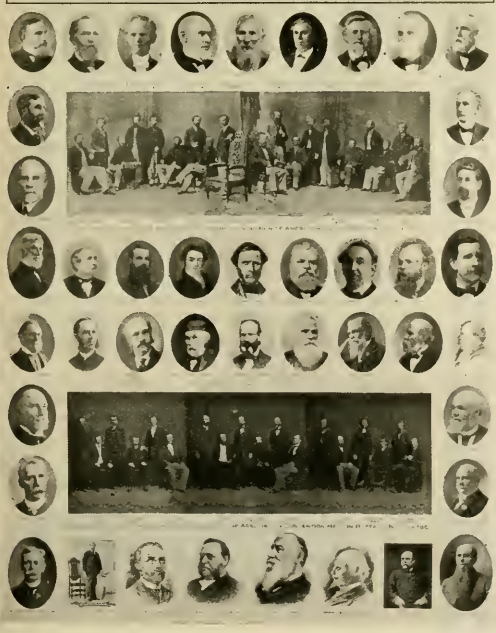

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hung upon its walls. The presence of these battle-scarred veterans of forty years ago, many of whom are still battling among us, is an inspiration to continue the battle against mere theory, so-called culture, and superficiality. These veterans did a work of which they might well feel proud and for which we should be truly grateful.

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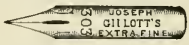

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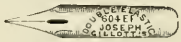

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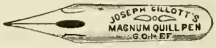

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The three booklets already issued are:

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HAND OF MISS ROSE L. FRITZ
(FROM AN ACTUAL PHOTOGRAPH)

SOME BRILLIANT RECORDS MADE BY MISS ROSE L. FRITZ

Chicago, March, 1906.

BLINDFOLD CHAMPIONSHIP,	4007 Words in One Hour.
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AMERICAN CHAMPIONSHIP,	2289 Words in 30 Minutes.

Toronto, April, 1906.

ST. GEORGE'S HALL,	2952 Words in 30 Minutes.

Madison Square Garden, November, 1906.

AMERICAN CHAMPIONSHIP,	4905 Words in One Hour.
WORLD'S CHAMPIONSHIP,	2322 Words in 30 Minutes.

Toronto, December, 1906.

ASSOCIATION HALL,	2129 Words in 20 Minutes.

At the Atlantic City (N. J.) Convention of the National Shorthand Reporters', Association, July 19, 1906, Miss Fritz wrote, blindfolded, 208 words in two minutes. In another exhibition she wrote 216 words in two minutes, without an error of any kind, also of matter which she had never seen before and which contained a number of words of unusual length. *Hon. Kendrick C. Hill, in the Typewriter and Phonographic World, Feb. 1907.*

At Providence in January, 1907, Miss Fritz took an address of 623 words directly on the machine in 5 minutes and 13 seconds making an average of 120 words a minute.

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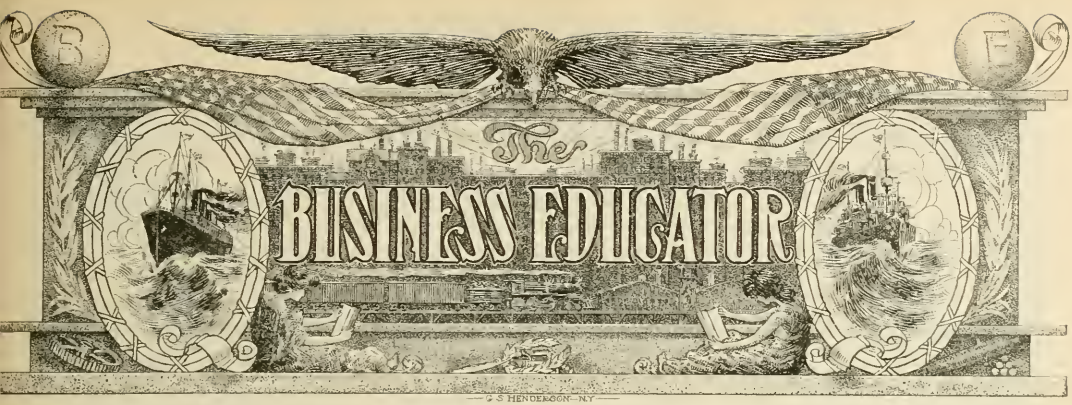

VOLUME XII. COLUMBUS, O., MARCH, 1907. NUMBER VII.

TWO EDITIONS

STUDENTS' PENMANSHIP Edition, Seventy-five cents a year. Devoted to the Teaching and Execution of Practical Writing, Fine Art Penmanship, Engrossing and Pen Art.

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THE BUSINESS EDUCATOR

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Published Monthly (except July and August), by ZANER & BLOSER, 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, $1.00 a Year (Foreign Subscriptions 30 cents extra); Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 20 cents extra).

C. P. ZANER, - - - - - - - Editor
E. W. BLOSER, - - - - Business Manager

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The Students' Penmanship Edition contains 32 pages and is the same as the Professional Edition, less the sixteen pages devoted to the Departments of Commercial Teaching. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition. Price, 75 cents a year.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers.

Back numbers cannot, as a rule, be supplied.

Postmasters are not allowed to forward journals unless postage is sent to them for that purpose

The Business Educator is devoted to the progressive and practical interests of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

Advertising Rates furnished upon application. THE BUSINESS EDUCATOR being the highest grade journal of its class is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High Schools, Colleges and Religious Schools, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to secure subscriptions.

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This is the time of the year when Certificates begin to find their way into the hands of deserving pupils. Here is a greatly reduced illustration of the latest edition of THE BUSINESS EDUCATOR Certificate with its handsome seal of gold, red, white, and blue. See to it that your students are given an opportunity to secure it. It's worth more than several times its weight in gold to any one whose writing merits it.

It may be had by all subscribers who practice from the copies contained in THE BUSINESS EDUCATOR, and who attain a certain proficiency which may be determined by your teacher and by forwarding a specimen comprising a set each of little letters, figures and capitals and a sentence or two to the publishers. Price, for Certificate and engrossing name of individual and school, fifty cents.

Lessons in Lettering.

In this or the next number of the Business Educator there will appear the first of a series of lessons in lettering from the skillful pen and logical brain of Mr. C. W. Norder, 521 W. 60th Place, Chicago, Ill. We feel safe in saying that nothing finer, if as fine, in the way of lessons and samples of lettering have ever appeared in a similar journal. Mr. Norder is digging down to the root of the lettering and engrossing problem, and is giving our readers the benefit of that knowledge and skill. We congratulate ourselves and our readers upon having secured the lessons at this time and we also congratulate Mr. Norder for being able to put up such a splendid progress.

Steady and Healthy.

We are pleased to announce that the subscription patronage of THE BUSINESS EDUCATOR during the past year has been steady and healthy. It has increased regularly from month to month and as a consequence we have today something like two thousand more names on our subscription books than a year ago.

For this desirable increase we hereby thank our many personal and professional friends. And as evidence that we do really, truly and fully appreciate this patronage, we propose to publish a better journal next year than we did this.

Each year finds us richer in experience, and it is but reasonable to suppose that we can improve upon the past, which, with your continued support, we propose to do.

We endeavor to publish a journal which is a credit to the profession of commercial education, and anything you may suggest to make it more serviceable will be most welcome at any time. Here's our best. Let's have yours. Then, and not until then, can we have the best possible.

New, Needful, Practical.

We have on hand a special article and illustrations upon a phase of technic in penmanship which will prove to be of great value to aspiring penmen, as well as of interest to all professionals, from the facile pen and versatile brain of Mr. F. S. Heath, Concord, N. H. This article will in all probability appear in the April number of THE BUSINESS EDUCATOR, and you will therefore do well to get your materials in trim for some expert practice in ornamental penmanship. It's away above the average, nothing like it ever having appeared before.

Coffee or Complete Mastery?

EDITOR:

"I wish to say that I am in the habit of drinking coffee three times a day, and would like to know if I will have to let coffee alone in order to master penmanship?"

SUBSCRIBER.

No, you will not need to "let coffee alone in order to master penmanship." That is, if you mean by the word master, simply to become a fine penman. But if you mean by that word the highest possible degree of proficiency within you, then we would say yes. The perfect mastery over anything comes with the perfect mastery of self. Your own complete mastership depends upon whether you master the coffee habit, or whether it masters you.

It is not likely that the use of coffee would seriously affect your penmanship, but I have yet found no authority upon physiology and chemistry to indicate that coffee (or any other stimulant) would improve one's penmanship, and especially under normal conditions.

It is not wise to either take a stimulant to waken us in the morning, or a sedative to put us to sleep at night.

Coffee may not interfere noticeably with your penmanship, and again it may effect it quite seriously. It depends largely upon the individual. Our athletes in all lines look very carefully to their diet and their training. Why not we? Horses are not expected to win in a race without the most scientific and careful observance as to food, rest and exercise. Are we and our work of less consequence than fleet footed horses?

The use of coffee, or any other stimulant, leads eventually to such a condition whereby one can do his best only when under its influence. This does not mean the best possible that is within him had the habit never been formed, but his best under its habitual usage.

To sum all up, the following are the facts: Coffee is a stimulant; There is no nutrition in it; it excites and leaves in its wake a slight depression.

Timely.

EDITOR BUSINESS EDUCATOR:

Movement, just now seems to be a favorite topic in the penman's papers and I cannot resist the temptation to "butt in," although I carry no card just at present. In discussing the subject we should lay aside our likes and dislikes, our pet theories and think only of the child. I have been in special penmanship work since 1885 and what I may say on the subject of movement has been gained from experience. Let us lose sight of the system for a time and think of the child. The word movement as applied to writing, is, in my opinion, misleading. The word "muscular" movement, it seems to me is very indefinite. A turtle, in his perambulating and meandering, uses muscular movement. For some of the profession at least this is a little slow, but the movement generally lands. The whole arm movement, is a muscular movement. The movements used in writing should be more definite. I prefer, and so instruct my pupils in the Rest Arm and Whole or suspended Arm movement. The Rest Arm I begin in the third year. This consists of two rests. One just forward of the elbow, the other on the first joints of third and fourth fingers or the nails of same. The fingers in forming characters may or may not move.

I want to say right here that I have seen, and that lately, some mighty fine, rapid business writing, where the fingers played an important part in the execution. During the holiday rush I had occasion to watch and observe the clerks at work in the postoffice and custom house in this city. I want to say "they were surely goin' some" and the fingers did move but they "delivered the goods." The wrists of none of the writers did not touch the paper, hence the freedom and rapidity in execution. However I digress, but in the language of the late Sam Jones "There is fish up those little streams that I follow."

The Suspended Arm movement is the use of the whole arm without any rest. The arm is suspended as in board work. This is the movement best adapted to grades one, two and three. The arm need not be suspended above the desk so high. I like for my pupils to permit the sleeve of the coat or dress to touch the desk, *but there must be no weight in the sleeve.* This is a great advantage in the later grades. It removes that "dead weight" from the arm which is usually acquired in the first and second years, where the Rest Arm is used. The suspended arm movement is easy to teach and more easily acquired. These large movements are natural to the child. He does not have sufficient muscle under the arm to acquire the Rest Arm movement. It simply is not there. The smaller muscles of the hand and arm are the last in development. The brain cells governing these smaller muscles are not developed until after the tenth year, so the scientists tell us. After the child has acquired some muscular control with the pencil and paper, the blackboard is the best medium of development. At the board he is not restricted by the weight of the trunk. He is erect. He gets the swing of the arm in true play ground style. He loves to work on the board. The board is an excellent place to develop form and neatness The whole room sees his work. If it were on paper just he and the teacher would see it.

When I find a beginning pupil who developes rapidly and works well at the board I often ask him, "Have you a blackboard at home?" The answer is most always, "Yes, sir." We must not ignore form. They must go hand in hand—form and movement.

There are other things to be taught in the public schools besides writing. This the specialist must concede. He must know more than writing and when he looks at it from this viewpoint he will modify his ideas on movement. If there were not so much written work, both freedom and form would be more easily taught. I have found that pupils who have acquired the Suspended Arm movement correctly can easily go from this to the Rest Arm. It is simpler. Easier acquired. Not so complex as the Rest Arm motion. The Suspended Arm movement and large writing that many good teachers use is a "process of muscle building" and in my opinion and experience a good one.

J. H. BACHTENKIRCHER,
Evansville, Ind.

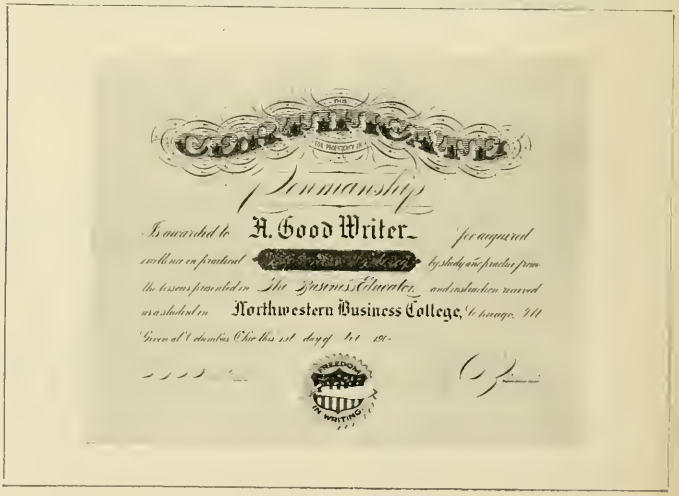
Again the grim reaper termed Death has invaded our ranks of artists and selected the talented young artist, Mr. H. W. Hunt, whose early home was North East Pa., but who passed from earthly life at Saranac Lake, N. Y., the latter part of January, this year, whither he had gone in search of health some thirty months ago.

In 1894 Mr. Hunt began his art career in the Zanerian College, since which time he steadily advanced step by step as an artist and illustrator until he became recognized as a professional of much ability, both by nature and acquirement. Examples of his earlier work may be seen in BUSINESS EDUCATOR title pages for May, 1901 and June, 1903

In temperment, in talent, and in physique Mr. Hunt resembled the late Mr. C. C. Canan, with whose superlative skill our readers are familiar.

Three years ago Mr. Hunt was married to Miss Alice Slocum, a teacher, in Columbus, at which time and until he took up his residence at the place of his death, he was employed in Cleveland in the commercial art line.

Mr. Hunt was familar with various mediums and kinds of technic, including water color, oil, pen and ink, charcoal, etc., etc.



Practical Lessons in Practical Writing

DUFF'S COLLEGE. E. W. STEIN. PITTSBURGH, PA.

Specimens Criticised by Mr. Stein.

Mail so as to arrive in Pittsburgh by the twentieth of each month.

Lesson Seven.

PLATE 37. Now we take up the letters containing the capital stem, and, as this is the foundation for quite a number of capital letters, you should master it thoroughly. Cross the movement exercise in the middle each time you retrace it. Finish the stem part with a hook the same as in the copy. This is done by making a broad turn at the base line, bringing the stroke up about one-third the height of the stem on the left, and finish with a slightly curved line. The cap for *T* and *F* is difficult. Practice it carefully. This plate will be hard to get right, but remember, persevere is the word.

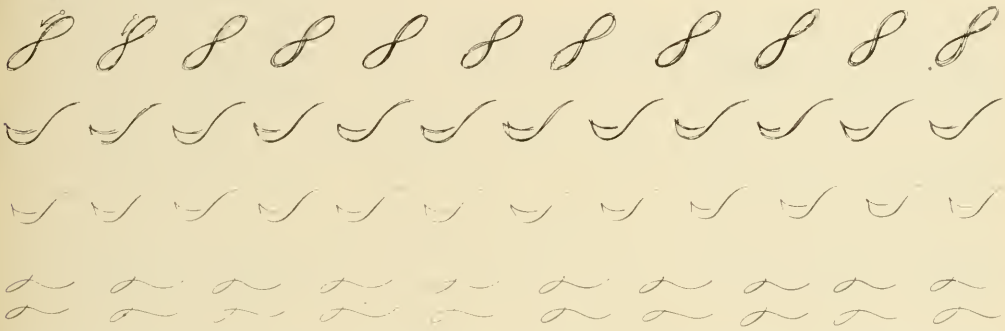


PLATE 38. Do not allow the cap to become entangled with the stem in making *T*. Make the stem first and keep the cap close to the first part. In *F*, make the stem and do not lift your pen until the dot is made. Be careful that you do not carry the dot too far toward the right. It should be small and close to the stem. Practice the words until you can get good results. If nervous lines appear in any part of your writing, work them into smooth lines by using more speed.

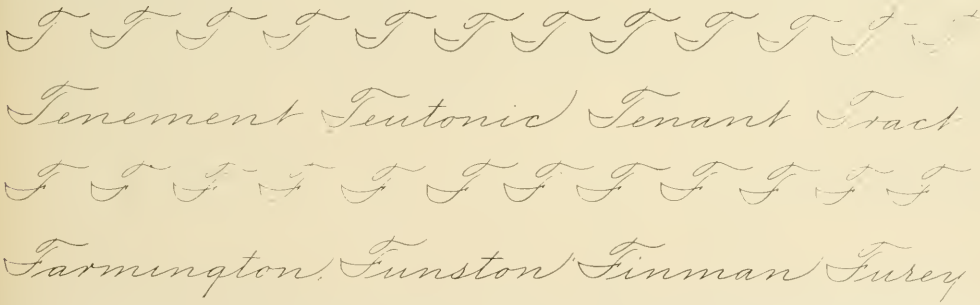


PLATE 39. Put plenty of curve in the up stroke and have the lines cross about half the height of the letter. You must watch the slant here, for the general inclination is to use too much of it. By joining the word to the letter you will get an excellent drill in freedom. Write several pages of the words and sentence and keep in mind that it requires brain work as well as muscle work to succeed.

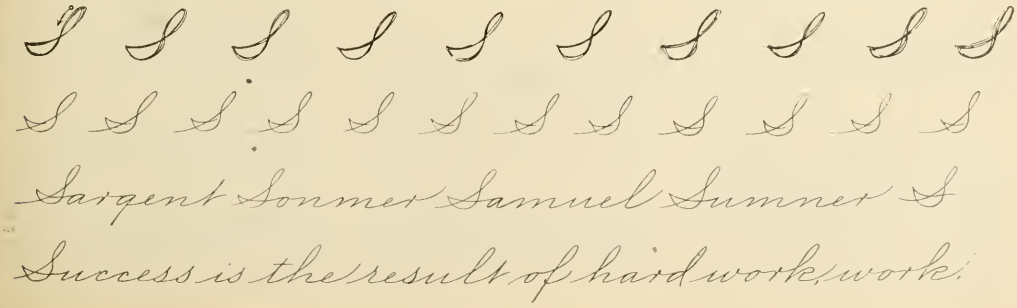


PLATE 40. This is another application of the capital stem. Finish the same as *Q*. Throw the finishing stroke below the line. The faithful work you have done before will aid you now in mastering this letter. Watch spacing in the words. Do not crowd them too much. Here is a good sentence, think of what it means as you write it. Send me some well made figures. Do not make any larger than the copy.

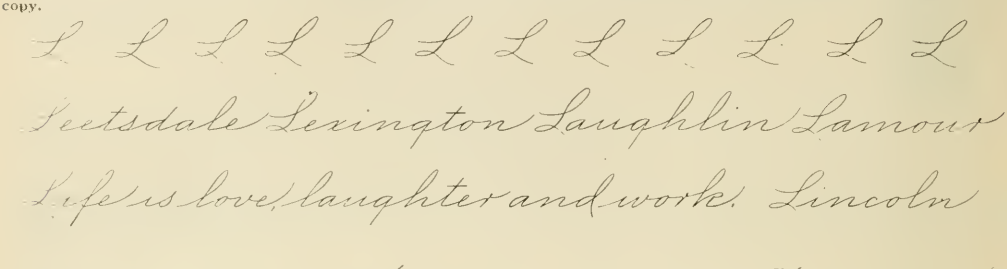


PLATE 41. The movement drill will limber up your arm. Try to get it accurate. Start the letter with the compound curve of *T*; the loop at the bottom is made in a horizontal position. Finish the same as capital *O*. Work hard on this letter.

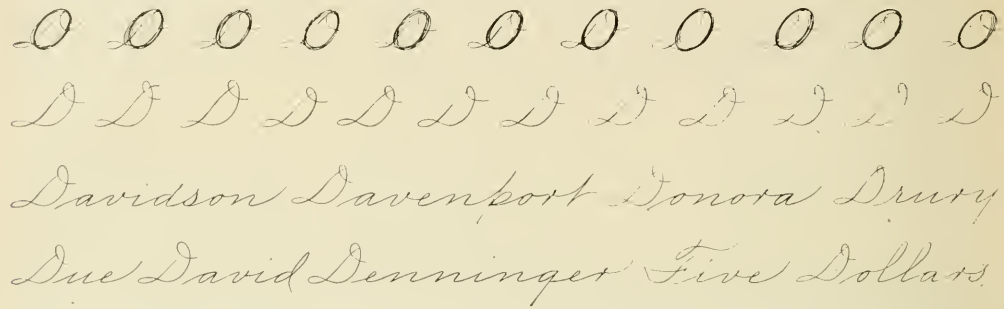
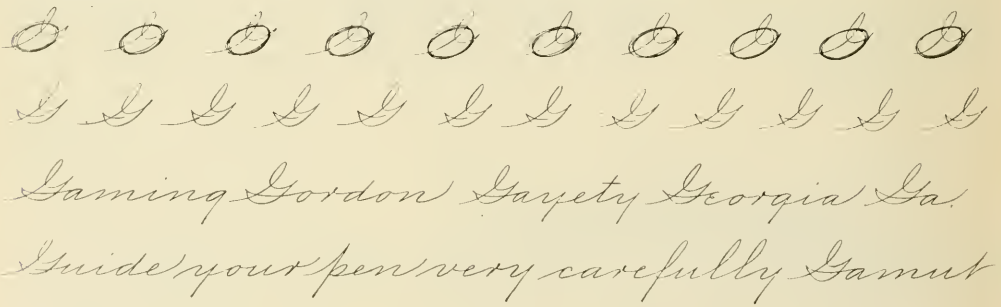


PLATE 42. Start with the same curve that was used in capital *S*. Bring the loop down two-thirds of the height of the letter, then finish with a broad turn at the bottom of the stem, and with a hook the same as in *T*. Do not hurry over any part of this work. Use good materials in writing up your specimens. Collect your best work for criticism. I trust that this will be the best work you have done yet. If you work faithfully your reward will be sure to follow in the way of a practical handwriting.



CRITICISMS

H. A. B., Mo. Your work is good and I have but few suggestions. Keep e open. Do not allow it to become closed or blotted. Close *a* at the top. Always use the loop on the lower part of *j*. Your capitals are fine. Have you been awarded a certificate?

Pittson High School. An error in last month's issue placed your criticisms under Pittsburg High School. We apologize. Better work all around this month.

M. H., Mass. Do not feel at all discouraged; you have secured good results. I like your spacing in words. The loop at the bottom of *Q* is too large. You should review the first part of *W*, *X*, and *Z*. Keep right on with your practice. You are doing finely.

I. G. M., Pa. Do not check your motion at the top of *l* and other loop letters. Work all the nervous places out by increasing your speed. You should review figures and signs.

W. S., Vt. You are doing nice work. Keep at it. Avoid the loop at the top of *o*, and aim to have less slant on *m* and *n*. The arrangement of your practice shows neatness and care; this means the use of gray matter.

W. S. Sandford, Ill. Keep all capitals down on the line. Do more practicing on the stem of *X* and *W*. Less slant on small letters will improve them. Use heavier ink.

F. W. H., N. Y. You certainly can succeed nicely with this work. Put more curve in the down stroke of *o* and always close it at the top. Give *w* some careful attention.

R. J. R. D. J. C. and H. M. were best. Nearly all loops are too high; they should be no higher than is necessary to make them plain. The forms of figures should be studied carefully and then improved. You people are working together nicely and by keeping up this systematic practice your improvement will be greatly augmented.

L. P. S., Mass. Your small letters are too large. By reducing the size, you will be able to do much better work.

W. F. A., Mass. Capital letters are too large. All small letters are very good. You are working toward the proper goal and your work already shows considerable ability.

C. R. B., Pa. Get more accuracy in your movement work. It lacks control. The upstroke in *A* should be more nearly straight. Do not make the last part of *w* quite so high. The same condition appears in *v*. Your work is quite good. Keep up your practice.

O. P. M., Kans. More curve is needed in the first stroke of *s*. This letter should be very sharp at the top. You have two faults that should be corrected; they are, first, too much slant; second, all small letters are too large. Give my regards to your excellent instructor.

J. P. D., Conn. The movement work is very good. Avoid turning the first stroke of *W* up at the bottom. The stem should end on the base line. Follow the copies closely in regard to size, as your work should be no larger.

G. W. G., Pa. In your capital letters and exercises it seems as though you have gripped your pen too tightly. Relax your muscles, and put into your movement ease and sureness. Do not make a loop at the bottom of the first part of *W*. Make a slightly larger.

J. F. O., Ia. You are under a fine instructor and the work you have sent me shows that you possess that quality so essential to success—perseverance. Your ink does not seem to flow easily and smoothly. Try some good fluid. Increase your speed to a point where all nervous lines disappear. I will look for you next month.

E. H. M., N. Y. Do more work on the first exercises. Use a finer pen, and ink that flows better. Practice for freedom of movement and control of your arm.

H. A. L., N. Y. You are doing nice work, in fact some of it begins to look quite professional. Go right ahead along the same line as you have been working injecting into your efforts added zeal and enthusiasm and success will be the result.

W. A. D. C., Mass. The first stroke in the reverse oval stem should have more curve in it; this will give you more light in the loop. Try to get better control of your pen.

J. W. C. Nice work. No special suggestions except—Keep at it in the same way.

J. C. R., Minn. Very good results. Some of your work is fine. Have you ever been awarded a certificate?

A. R. C., N. Y. Use a finer pen. Put more loop in the middle of *E*. Practice oval exercises until you acquire better control of your pen.

E. L. C., N. C. Arnold's or Stafford's Writing fluid will give you a good flowing ink. If it is used from an open vessel, add a little distilled water when it becomes too thick. Your work is very good, but its appearance inclines toward the ornamental rather than toward practical business writing. Leave off all shades for practical work.

F. E. C., Minn. It will be necessary for you to work quite hard in order to catch up with the lessons. You should do more work on the easier capitals *O*, *A*, *E*, and on the principles of small letters. Study form closely and try to imitate the copy. Work diligently and thoughtfully and you can improve.

T. J. D., Tex. I think by the time you have completed this course you should merit a Certificate, but understand it all depends on how hard you work. I have no special suggestions. Keep on in the same way.

T. Olson. More light in *e*. Curve the up stroke of *s* in order to make the letter sharp at the top. Decrease the size of capitals and study the form of *Z*.

H. E. M., S. D. Be more careful in writing words. Keep them down on the base line. You are doing nice work. Some parts of it are fine. Keep right on and do not allow your enthusiasm to lag on the home-run.

E. E. E., Wash. Your movement exercises are very good. Aim to get more light in the loop of *W*. Keep right at work, you are doing nicely.

S. G. H., Reading. Your small letters slant too much; aim to keep them down on the base line. The loops below the line are all too long. They should not be more than a half space in length. Would be glad to hear from you again.

P. H., Ill. Be more systematic in your practice work. Arrange your work the same as the copies are presented. Pay some attention to the spacing in your words. I will look for considerable improvement next month; do not disappoint me.

R. I. M., Mo. Very good work for a beginning. Figures are a little too large. Do some more work on the capitals presented in the first lesson.

M. P., N. Y. You need better control of your pen. Use plenty of speed and review all movement exercises again. Practice *O* and *D* until you can make them as well as the copy. Figures are all too large.

V. L. P., Wis. Excellent work. Small *c* needs more hook at the top. Watch the base line carefully in making capital letters. Have them all rest on it. Review capital *Z*; you do not quite understand the form of this letter.

E. D. B., Ore. Notify the publishers you did not receive the December issue, and they will supply you with it. The beginning and finishing strokes of your words are poor. Use less slant in loops made below the line.

A. C., Pa. More speed on movement exercises needed. Reduce the size of figures one half; they are much too large. In your small letters the lines are shaky and nervous, due to going too slow.

R. B. D., Pa. Your movement is very good. Make *m* and *n* considerably narrower. You can do better work by using a finer pen.

F. H. E., Pa. Aim to make your movement exercise by touching the paper very lightly with your pen, thus securing light, smooth lines. Review small letters and study the forms closely from the copies.

C. A. G., Pa. Review the oval exercises. Your movement is yet too mild. Use more speed in making *O* and *E*. Close figure *9* at the top. Put more strength in the connecting strokes between small letters. Your figures are good.

K. H., Pa. Very good movement work. Do not slant *O* quite so much. Use more speed in making *A*. Try to have all small letters resting on the base line; you have some trouble at this point.

V. K., Pa. More speed is needed in all your work in order to secure smooth strong lines. Throw your pen off the paper while it is in motion in finishing *O*. Figure *4* needs to be reviewed as no part of this figure should come below the base line. Your inclination to write a vertical hand hinders you somewhat.

M. L., Pa. When you practice movement exercises aim to secure two things; freedom and control, the last named quality is the one you need to watch most. Study the form of *E* and review it, using more speed. Your figure work is very good. Keep up the standard of work and let me hear from you again next month.

M. O. H., Pa. The size of capital letters should be two-thirds of a space. Keep this in mind in all your practice work. The first stroke of *E* is too long; it should be merely an emphatic dot. Decrease the size of your figures; they are much too large. Study carefully the copy of *m* and *n* and review that entire plate.

J. O., Pa. The movement exercises on your practice sheets lack control. Practice for accuracy as well as freedom. Study the form of figure *4* and *3*; these two should be reviewed.

P. H., Mo. The loop in *E* is too near the top; it should be about in the middle of the letter. Keep all figures down on the line and observe that the down stroke of *7* and *9* are extended below the line.

K. R. G., Ohio. The first part of *W* is the reverse oval stem. You will need to practice it carefully. A finer pen will give you better results. Will be glad to hear from you again.

S. F., Mo. Your work lacks system. Stick close to the lessons if you expect to obtain any substantial improvement, as random practicing will be productive of but little good to you.

L. H. S., Mo. Some of your work is very good; especially the movement work. The first stroke in *W* has too much curve in it. This fault you have in other letters containing the same stem. I would suggest that you follow the copies more closely in preparing your work for criticism.

E. G. W., N. J. The loop at the bottom of *Q* should be horizontal. Master this well, as it appears later in *D* and *L*. Do all your practice work on ruled paper. You are getting along nicely, keep up your practice.

M. E. B., Wis. More curve in the up stroke of all loops. Close *o* at the top. Small *r* is finished the same as *v* or *w*; do not raise your pen before *a* or *c*. Avoid the loop at the bottom of *s*. Decrease the size of your capitals to two-thirds of a space. Your figures are a little too large. Very nice work as a whole. It is elegantly arranged and shows care and thought.

S. C. D., Ohio. In point of magnitude and uniform fineness your work is the best of the month. I have no special criticisms to offer. If hard, systematic, careful work will bring success you are surely deserving of a generous share. I will be glad to greet you next month. Keep up your work.

A. H. B., Okla. Your work shows marked improvement this month. Very much better than any you have sent before. If you can maintain this same standard all the way through the course, you can become a fine penman.

W. A. R., Ore. Your small letters are too large. Try to write them the same size as the copies. Three things enter into the general appearance of writing; they are, slant, strength of line, and form of letters. Watch these points in detail and the general effect will take care of itself. Study all forms carefully.

C. V., Mich. Some very fine work this month on your practice sheets. Most of your finishing strokes are too long, and for practice purposes the loops can be much shorter. Your lines are short and show character in them. Will be glad to have you next month.

H. E. O., Wis. This month's work is right up to the standard. Keep all small letters uniform in size. You are doing some very nice work.

M. N., N. Y. Capital letters are all too large; this work should be done so that it always rests on the base line. Observe the same rule in practicing exercises. Your figures are much too large.

L. McG., Vt. You have made a good beginning on this work. Your movement exercises are very good. Use more light in

the middle of *e*. Your figures are strong but too large.

T. W. C., Minn. Yes you are coming nicely; keep the steam up and the throttle wide open; lubricate all the working parts with plenty of enthusiasm; use the sand of care, occasionally toot the whistle of correct forms, and you will arrive in the station of proficiency on time.

W. A. D., Conn. In arrangement and execution your work is by far the best I have received on lessons 1 and 2 and if you derive no other benefit, further than the ability already obtained you have succeeded finely. I trust, however, that you will continue with the work.

W. F. B., Pa. Very nice work; both capitals and small letters are a little too large; aim to secure the size as that presented in the copies. Give some attention to spacing.

I. E. S., Mass. The oval exercises need more drill; use more speed and make them more nearly accurate. The reverse oval stem has too much slant in it. More confidence in yourself combined with speed will make stronger lines in your small letters. Try it.

S. H., Tenn. Use a finer pen, and ink that will flow readily. Try to have all small letters the same size; this will improve the general appearance of your work.

A. R. K., Ind. Your ink did not flow very well; see that it does better on the next lesson. You need more light in the middle of *e*.

E. G., Ind. Put plenty of curve in the down stroke of *o*. Your work is very nice and plain. Duplicate your efforts next month.

C. B., Ind. Use more curve in the first stroke of *s*, and make a decided hook at the top of *c*. The second part of *W* should always be as high as the first; aim to get this made right. As a whole your work is very good.

C. Beasley, Ind. Practice movement work until you can get better control of your arm. All exercises are too wild.

S. G., Ill. More curve in the up stroke of your loops. Use a finer pen, and try to avoid all heavy strokes.

R. B., Ill. Your work is very good this month. You need more light in the middle of *e*.

E. E. V. B., Ill. Do not hesitate at the top of loop letters, as this produces a sharp place or break in the turn. The last stroke of *k* is on the same slant as the down stroke of the loop.

H. D. M., Ill. More speed in capital letters. Work out all nervous and shaky places by increasing the speed. Do not raise your pen before *a* or *o*.

N. M. D., Ill. You have trouble with the turns at the base line. Try to avoid all kinks in the loops.

R. W., Ill. Your gravest trouble is in securing good legible forms. These can be improved by *studying* the copy *closely*. Do not use too much space between the letters.

A. A. S., Ill. Close *o* at the top. By keeping all small letters uniform in size you can do much better work.

G. E. W., Ill. Do not raise your pen before *a*. Use enough speed to give you stronger lines. I would suggest more practice on movement work.

I. F., Ill. Some of your word practice is very good. Do not neglect the movement exercise work as this will give your writing more strength.

A. M. D., Md. You have done some very nice work and the practice sheets show that you have used a great deal of forethought and care in preparing them. I have no special criticisms.

A. J. P., Pa. Too much curve in the down stroke of *W*. Always cross *t* when it appears in the middle of a word. Make *s* sharp at the top. Your movement drills are fine.

E. L. K., Wis. Small *w* needs some attention; you slant the last part of it too much. The part of *j* above the line should be just as high as *i*. The page of indirect ovals is very good.

M. N. S., Pa. Less slant will make a decided improvement in all your work as this feature affects its legibility.

A. L., Minn. Loops are all higher than they need to be. Do not disconnect letters by raising your pen. The noticeable places are before *a*, *c*, *o* and *t*. Try to avoid this.

H. L. W., Ohio. Your work is up to your usual standard; some of the loops below the line are too long, otherwise I have no suggestions.

P. F., Minn. The loop in *Q* should be carried further to the left. Study the form of *W*, and try it again. The loop in *j* is too wide.

W. R., Mo. Arrange your work in the same systematic manner in which the copies appear. Your capitals are all too large; they should be no larger than the ones from which you practice.

C. A. B., Ind. Arrange your work the same as the copies; follow instruction closely, and let me hear from you next month.

W. H. S., N. Y. Use a finer pen. Practice movement exercises until you have good control of your arm, then take up letters and master each one as you proceed.

J. J. F., R. I. Use less slant for loop letters. Study the form of *k*. Notice particularly the slant of the last down stroke. Your figures and signs can be improved, review them.

A. J. C., Minn. Capital letters should be made two-thirds of a space high. Observe this point in your practice work. Do not disconnect words by raising your pen.

D. E. B., Iowa. Small *r* is a difficult letter. Read carefully my instruction for making it, then try it again. Avoid the loop at the top of *o*. Your small letters are all too large.

P. P., Minn. Make all capitals with more speed. Use no finger motion whatever in the execution of these letters. Throw your pen off the paper while it is in motion in finishing *Q*.

F. W. H., N. Y. The down stroke of *c* is made practicably straight. Study carefully the finishing dot of *v*, *w* and *r*; these three letters are difficult and require considerable practice.

A. C., Minn. The first part of *j* above the line is too high. Close *o* at the top and do not raise your pen before *a*.

C. G. C., Iowa. Try to avoid the heavy lines in writing, part of this is due to the kind of ink used and part of it to the pen. The last part of *h* needs your attention.

E. M., N. Y. More work is needed on movement exercises, especially those affecting small letters as you cannot secure smooth lines in these forms.

G. M. C., Mass. Your work is very creditable. The top part of *j* is too high. Send more work of the same grade. How much time do you spend each day practicing?

C. O. S., Mo. Practice more on small letters; they are too wild. Figures need careful study; they are too large.

H. E. T., Pa. Very good for one so young. Why not practice each lesson and send me your best efforts every month; it will pay you, I am sure.

P. M., N. Y. Avoid the hook at the beginning of *u*. At the top of *c*, make the hook quite emphatic. Shorten the loop below the line in *Z*. Remember that the legibility of *e* depends on the light in the middle of it.

W. J. E., N. J. Excellent work this month. I have no special suggestions for you. Keep up the same standard of work and you will succeed famously.

O. G., N. Y. The slant of your work is its worst fault; aim to stand your writing up nearer the perpendicular. Do plenty of work on the next lesson and let me hear from you again.

I. H. G., Ohio. Your general writing is better than your movement work. The distance between you and a professional certificate all depends on yourself. But I have no doubt that you can succeed, as your work has quite a fine appearance now. It is worth a try anyway.

P. J. B., D. C. Try writing words by leaving a wide space between each letter; this will improve your general spacing which is poor. Your capital letters are good.

B. R. B., Tex. I am, indeed, glad to have your work and you are to be congratulated on the results of your effort. Come right along each month and you should merit a certificate by the end of the course.

F. L. F., Mass. You can do better work by using a finer pen and increasing the speed. This will give smoother lines and a stronger appearance to your writing.

M. O., Ill. Your work is very good, in fact, some of it is fine; especially the movement work. Do not make a loop in the first part of *E*; use just a dot. I will be glad to hear from you next month.

W. H. S., N. Y. Your pen is too course. A finer pen, more speed, and smaller loop letters will improve your results at least one-half. Try it.

A. R. C., N. Y. Capital *A* has too much slant in it. Decrease the size of your figures. Study carefully the connecting strokes between letters. Try to have them strong. Better review *r*; you do not make it plain. The last part of *k* is too large.

J. N., Mich. Use ruled paper for your practice work. The second part of *W* should always be as high as the first. Aim to do all your practice just as carefully as you can.

E. J., Minn. You need more strength in small letters; this is usually obtained by increasing the speed. Work out all nervous and irregular places in this manner.

O. S. K., Pa. Very fine work. I have a few suggestions for your benefit. Small *r* needs attention; it is not plain. Watch the last part of *n* and *m* and be sure to have it rounding. You have the proper idea about sending practice work.

H. H. B., Ohio. Keep your work down on the base line. Do not make your loops so large. Figures and signs should be at least one-half smaller. Keep right at this now and make some substantial improvement.

R. P. K., Ohio. Use a decided hook at the top of *c* in order to make it plain. Review *r*; this letter is rather difficult and needs careful practice and a pause at its shoulder.

M. S., Minn. There is one point at least that you have succeeded in mastering and that is general uniformity. The forms of your letters are good. The point that needs your attention is the smoothness of the lines.

R. S., Minn. Do more practicing on words. You are along to that point now where word practice is better than any other. Try writing a poem or some piece of prose.

W. W. K., S. D. I have no special criticisms for your work. I am not teaching any kind of writing by correspondence. Will be glad to hear from you on the next lesson.

Progressive Lessons in Business Writing

A. S. Rogers — San Francisco, California, Business College — A. S. Weaver

Send Specimens for Criticism to "Criticism Editor," Care The Business Educator, Columbus, O.

PLATE 11. Don't spend much time on the capital *X*. It is seldom used. Small *x* is made with two strokes. Don't try to make it with one.

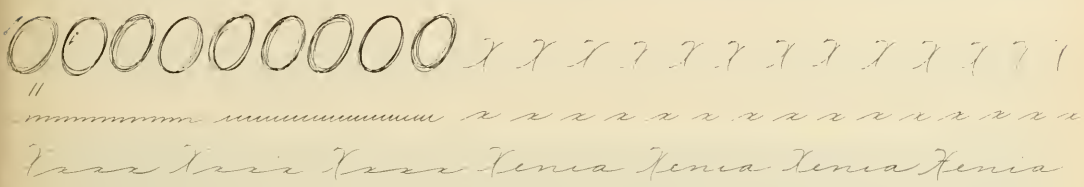


PLATE 12. Capital *Q* is not a difficult letter. Make the loop small and lay it flat on the base line. Note how the letter is finished Study the stroke below the line in small *q*. Don't make this stroke too long. Connect the up stroke with the down stroke at the base line, finishing the letter with a slight dip. The top of the letter is the same as small *a*.

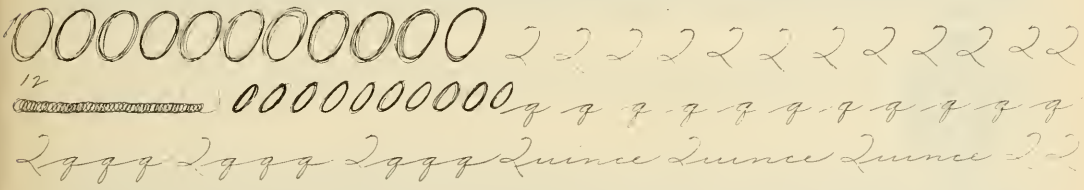


PLATE 13. The first part of *Z* is very similar to *Q*. Note however that small loop in *Z* does not lie flat as in *Q*. Be sure you make the loop below the line on the same slant as the first part of the letter. The same instructions apply to small *z*. Make the upper part of the letter, small. It is the same size and shape as the first part of small *n*.

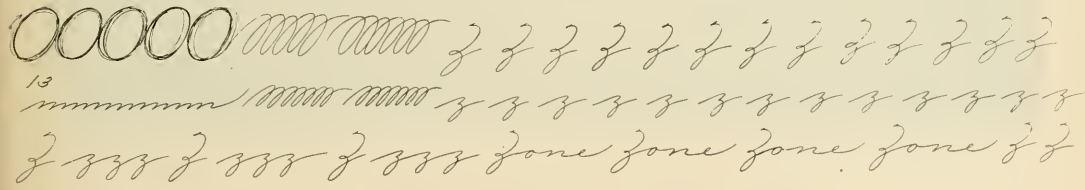


PLATE 14 Capital *Y* is made the same as *U* with loop below line added. Do not make this loop too large. Make the downward stroke of the loop straight and get it on the same slant as other down strokes. Small *y* requires special attention. The down stroke in the first part is parallel with the main down stroke. Make a turn at the top of first stroke as in *v* and a point at the top of second. Do not make this point too high. It should not extend above the first part of the letter.

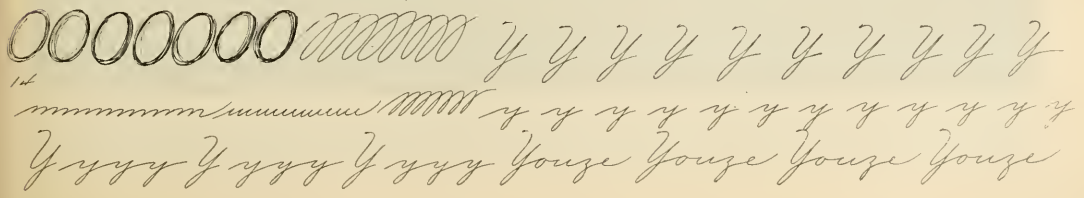


PLATE 15. Capital *J* brings in an application of the reverse movement we have been acquiring. Watch the beginning stroke. It starts from the base line and in an upward and forward direction. Keep the back of *J* straight. The upper part is a little wider than the lower part. Do not get an angle at the bottom of the lower stroke. Use a springy arm motion.

Small *j* is very simple, being the last part of the small *y*. It extends upward no farther than the *M* and *N*. Watch the slant of down stroke.

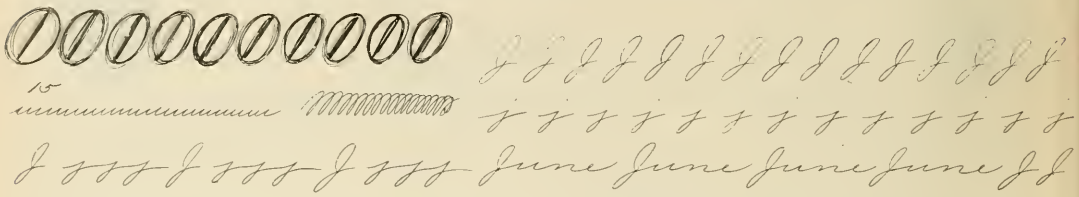
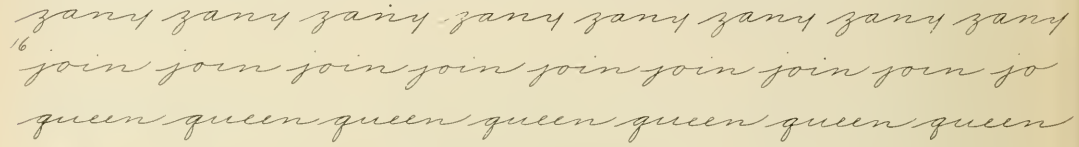
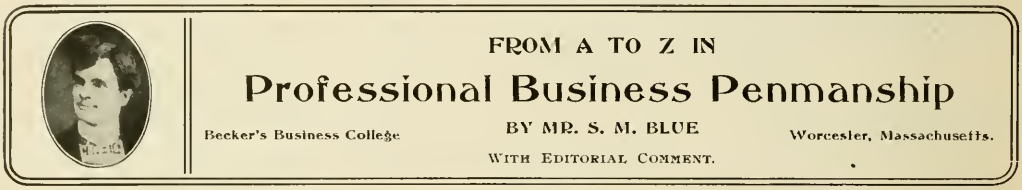
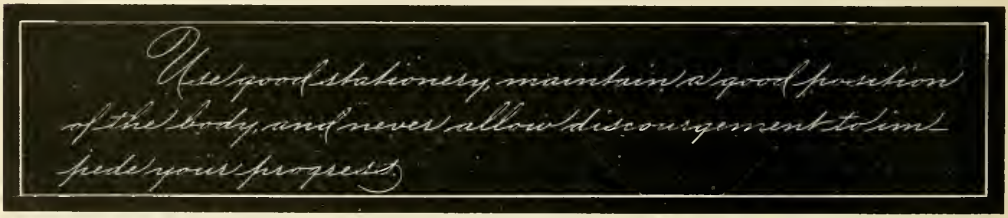


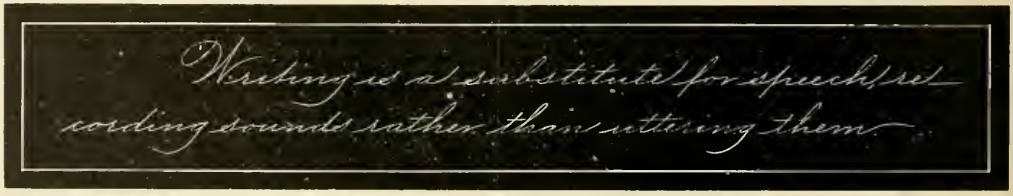
PLATE 16. Here is another plate of small writing. Go to work on it with a will. Write these words over, and over, and over, until you can write them fairly well, and with a free, easy light motion. Don't use a sluggish movement. Get some life into the work. You may use the abbreviated down stroke at the end of the word, if you wish. Study copy for size and spacing as well as for form. Keep the slant of the down strokes the same. Keep spacing between the words uniform. Leave a uniform margin at the right and left sides of the page. Make each page as neat as this plate. Remember you do not have to write well to write neat pages.







"A workman is known by his tools" is an old, old saying, and it is as true today as ever, and as true of penmanship as of anything else. See to it that your ink, pens, holder, and paper are each and all first class, and then discouragement is not so likely to enter into your mental make up. Be determined and enthusiastic and the blues will pass you by.



Yes, writing is a substitute for and compliment of speech. It has long since been termed "The art preservative," for by it the past has been made to live for us in the form of literature. How much better and wiser the world is today because of the evolution of writing no one can determine. On the other hand it is frightful to contemplate what might be had writing never been invented.

Valuable as a good handwriting is, it would seem that no young person would fail to master it.

Yes, it would seem so, but many young persons do not fully realize the value of a good hand-writing. But it is not all the young person's fault. Too frequently he has not had the opportunity to learn, he being so fortunate as to have had a good teacher of writing. But with publications now so numerous and cheap, and with such masterful copies as the above to stimulate him, the young man of today has less excuse for writing indifferently than in the past.

X is a letter that is seldom used but it is easily mastered and should not be neglected.

The X is not used very often it is true, but when we want it we want it just as badly as any other letter, and we therefore need to be able to make it as well as any other, for if it is not made well it mars the page and detracts from the other forms. Therefore practice it as faithfully and as enthusiastically as any other. It will thereby aid in the acquirement of the others the same as they aid in the acquirement of it.

You should practice with much energy until good writing becomes habitual and it can then be written with but little effort.

Writing, after all, becomes a habit. Habits are usually life companions. Do you wish as your life companion a habit that is slovenly, unsightly, unreliable, and discouraging. A poor hand is all of these. A good hand is a help rather than a hindrance, a source of pride than that of shame, and a pleasure rather than a regret. Be on the safe side — be on the winning side — be a good penman.

Zaner and Spencer are two familiar names in the penmanship world, each being an inspiration for students of writing.

Both were indefatigable workers. Both were in love with their work. Both made penmanship their life work. Both founded schools of penmanship. Both did what they could to leave the writing of the world the better for their having lived. The former "made good." The latter is trying to do so.

EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

The Positive Life is the One Worth While.

As life becomes larger and more fully revealed we learn more and more of the value of the positive as compared with the negative, the positive life is one of growth, while the negative life is one of decay, the one typifies life and the other death. Both are necessary, as are life and so-called death, but the positive is the one which achieves through life while the negative achieves through death.

The word of encouragement means renewed energy to the pupil, while the word of criticism without suggestions means despair. As teachers, let us cultivate the positive and optimistic attitude rather than the negative and pessimistic. It is well to remember when about to find fault, the old, old but true saying, "It is easier to be critical than to be correct."

Not a few of our best meaning teachers and citizens fall unconsciously into the habit of faultfinding and criticism and in so doing diminish their success and prosperity not a little. Not only does this react upon themselves, but for others it darkens the sky of hope with clouds of doubt and even despair.

Our influence is wider, more subtile, and more far reaching than is generally supposed or than was known before the new psychology demonstrated that mind pervades all space and not merely our own brains and bodies. "As he thinketh, so is he," is a modern demonstrated fact and not mere theory as has very generally been believed.

"Bad as I am and as good as you are, I'm as good as you are as bad as I am," is a half jesting phrase which, nevertheless, contains a vast deal of common sense and truth. It is the old injunction.—"He who is without sin may cast the first stone", restated in modern phraseology. If the critic could and would ever keep the mirror well in view there would be more joy and less hate in the world.

There is a kind of criticism which is positive rather than negative in character—and it is the kind that is worth while. It is the kind which enabled Hughes to correct some of the Insurance evils, Sinclair to focus attention to the vileness of the meat trust and the president to wield the "big stick" vigorously enough to compel congress to curb rate making or rebating among railroads, and to secure a pure food bill and law worth much compared with what we had.

It is the policy of the Business Educator to criticise only when good to the many may come from it, and only when good seems impossible in no other way.

Encouragement rather than faultfinding is our creed, and each day are we endeavoring to cultivate the spirit of speaking of the good rather than the evil in man, and particularly as concerns our profession.

Mr. Ames' Acknowledgement.

Mountain View, Calif., Jan. 9, '07.

FRIENDS ZANER & BLOSER:

Your esteemed favor of the 17th ult., with enclosure came duly to hand, for which please accept my most earnest thanks to yourselves and contributing friends, not only for the sum enclosed, but as a token of personal regard and kindly remembrance. It does one's soul good to be the recipient of such kindly expressions of sympathy and appreciation of efforts made in behalf of one's fellow toilers.

I trust you will pardon my delay in acknowledging your favor. Of late I have been quite ill.

Wishing you one and all much prosperity and happiness, I am,

Fraternally,

DANIEL T. AMES.

Appreciation.

We are pleased to announce that the series of lessons in ornamental penmanship by Mr. T. Courtney have proved to be quite valuable, if we may judge by the splendid results they have produced on the part of many following them. We have received many complimentary letters concerning them, and have watched with much pleasure the gradual improvement from month to month on the part of those following them closely. Mr. Courtney has thus proved himself to be a teacher, as well as a penman — one schooled in method, as well as skilled with the pen.

Mr. H. W. Ellsworth, the veteran penmanship author and publisher of New York City, writes that the "Ellsworth System" is rapidly extending, grandchild number eight (Sweet Alice Dean) having arrived not many months since. Her grandpa expects to be "Three Score and Ten" this month. He therefore claims a seat in the Band Wagon with Uncle Robert Spencer. Mr. Ellsworth writes quite a young and frisky hand, and is himself quite as hale hearty and active as ever.

On February 6th, Mr. H. B. Cole sailed from New York City by way of the briny blue to New Orleans, from which point he planned on going to California through the Southern States, returning to the Boston hub through the Northern States. We wish him a most pleasant and profitable journey, for, as our mutual friend, Mr. F. W. Martin, recently remarked, "He is one of the whitest men that ever grasped my right hand."

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EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editoral frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

Achievement and Aspiration.

"The Story of Business Education in America," now running in these columns, and the picture entitled "The Pioneer Business Educators of America," comprising the portraits of sixty veterans past and present, in the cause we esteem and endeavor, too, to honor, naturally causes us to recall with wonder and admiration what has been accomplished in so short a time as half a century.

Fifty years ago there were but few business schools—none, in fact, as we find them to-day. Fifty years ago a few, far-seeing, strong-willed, warm-hearted men boldly declared that the colleges and universities were not giving the kind of training demanded by the average citizen and consequently not meeting the then existing public demand.

These educators were either altogether ignored or looked down upon and sneered at by college presidents and professors generally, and by many in public places. But with true courage based upon conviction these early business educators continued to argue in terms emphatic and logical against the impractical courses of instruction in colleges and in favor of fewer branches, more thorough instruction, and more practical courses. They also continued to train and graduate each year more and more young women and men who demonstrated their worth and created a demand for more. It might very truthfully be said that the cry of the business public began to be "are there any more in school like you?

This is of the past. The present proves how clearly these pioneers forsaw conditions and how well they prepared for them by turning out quickly but, withal that, efficiently trained people for positions in the commercial world.

This much for *achievement*. But the *real* question which confronts us is, not what our fathers have done but what are we going to do? Are we going to reap the crop they have sown and leave nothing for those which are to follow, or are we, too, going to face the future, perceive the problems, and solve them by putting our shoulders to the wheel and pushing on as did they?

If we may judge correctly the tendency of those engaged in our present day work, we believe that many of today will write their names upon the pages of business educational history.

Just now no big overtowering intellectual torch-lights seem to be discerned among us, but history has not yet got its true perspective of Bob Spencer, Col. Soule, and others, and it may be we have had stronger, more original and more eloquent men than Ferris and Marshall, but time will tell. And it may be that such men as Gaylord, Rowe, Springer, White, of Quincy, Harvey, and a hundred others may never accomplish much, but they are yet young and today are widely known by and for what they have already done.

Nor is it at all likely that in the future the individual will again stand out as prominently as in the past, but be that as it may, we have today (with our share of the superficial and selfish to be sure,) a host of bright, clean, energetic, wholesouled, ambitious young men who are facing the future with high hopes and worthy aspirations.

Let all such recognize the dignity of their calling, the worthiness of their work, and the future of their profession, and it remains yet to be seen how many Bryants, and Strattons, and Packards there are now among us.

We have achieved much—let us aspire to and achieve still more.

A Contribution and Comment.

The following communication has been received from a commercial teacher of considerable experience, but whose English is so defective that considerable time was comsumed by the editor in whipping it into readable shape:

The Teacher Problem.

Why is a teacher a teacher? The natural answer to this question when applied to a good teacher is, "because he loves to teach". The present day tendency of most young men with brains and education is to seek employment that offers a reward in dollars and cents, if not immediately, it has a future upon which he can build hopes, even though they are never realized. Not so with the teacher. His fnture is practically settled after following his profession for a few years. From one to two thousand dollars a year is the limit for the average first-class teacher. As a teacher, he has no hope beyond that, for that is the market value, and satisfactory service may be secured at that price.

Then the age problem is to be considered. Nearly all the calls for teachers are for persons between the ages of twenty-five and thirty-five years, thus leaving a man only ten years, (the best part of his existance) to provide for old age. Does it pay?

Can a teacher of judgment continue to see pupils, who have acquired practically all their education under his tuition, go out and within a year or two thereafter receive an income double that of his own. How many fellow teachers have experienced this feeling?

Is it difficult to see the cause for such a dearth of commercial teachers all over the country? There was a time when men were more philanthropic.

The younger generation have instilled in their minds the idea that it is an injustice to them and their families to fail to earn all of which they are capable.

A commercial teacher, in order to fill his responsibility, needs education and ability, which, if directed in many other channels, would win him a place among the so-called successful men of the day.

In spite of the many protests to the contrary, the universal measure of "Success" is dollars, and public opinion will not soon change in that regard.

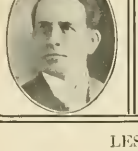
A man may moralize and philosphize all he wishes, but that will not pay the grocery bill. A revolution is starting in the educational world and teachers will soon be hard to find, who will rack their brains and health for a competence far below that of the common laborer. How about the hopes for a higher standard among commercial teachers?

True, there is a strong tendency toward "dollars and cents", but there is also sense enough left to recognize that money is not all, nor even the best, to make life worth the living. Yes, follow teaching ten years, and nine out of ten will follow it ever after. It is so, also, in other callings. But a teacher's services appreciate longer and depreciate later in life than in most professions, and his competence is something more than merely from one to two thousand dollars a year. He is thrown into contact with the best class of citizens, and is always in the society of young, vigorous, hopeful, growing people. These keep him young in spirit and in body. But a thousand or two thousand dollars a year carefully expended will bring about all the real health and enjoyment any amount can bring, and usually a good deal more than a million with its cares and evil consequences.

Talk about "dearth" of good teachers? We have better teachres than ever, but the demand is proportionately greater because ignorance is getting to be more and more objectionable and education more and more desirable.

I contend that the "universal" measure of success is *not* "dollars," nor will it ever be, even though many now do so consider it. True, many are "money mad," but teachers are spared this species of insanity and few indeed fear the poor house. For a teacher, unlike a politician, can turn his hand to other things, if health or other circumstances require it, because his is a well-rounded, genial intelligent disposition.

(Continued on page 30.)



LESSONS IN

Practical Arithmetic

W. E. WHITE

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LESSON VII—PERCENTAGE

The subject of percentage is one of such general application in all the various activities that it can not receive too much attention from both teachers and students—from teachers in order to present the subject as clearly as possible to the students who are placed under their charge; and to the students because of the vital importance of the subject in the affairs of business life where they are sure to need this knowledge in greater or less degree.

The subject is really very simple, involving as it does but three elements—*two factors* (base and rate) and a *product* (percentage.) Decimal fractions must of course be understood before the student can make any use of the principles of percentage, for one of the factors above mentioned is always a decimal and the other one is quite commonly so, while the product always contains two or more decimal places, and addition, subtraction, multiplication, and division of decimals are all used in the various necessary operations.

In percentage the number under consideration (be it money, weight, dimensions, or what not) is assumed to be divided into one hundred equal parts. One of these parts is therefore .01 of the whole; 3 of the parts is .03 of the whole; 75 of the parts is .75 of the whole, etc. 100 parts are of course 1.00 or the whole; while if more than 100 parts are considered, say 25 more, the expression becomes 1.25 of the whole. The expression .01 is usually written 1%; .03 is 3%; .75 is 75%; 1.25 is 125%, etc., but when these expressions are used as multipliers or divisors the signs must be dropped and the decimal point restored.

The whole number is usually called the *base*, which always equals 100% or 1.00. The decimal fraction indicating the number of hundredths taken is called the *rate*. The product of the base and rate is called the *percentage*. Thus assume that $423 is the base, .06 is the rate; then $423×.06=$25.38 the percentage. In this problem observe that the *base* and *rate* are *factors* which multiplied together give the *percentage*, or *product*. Now take this product and divide it by either of the factors and the other factor appears as the *quotient*; thus, $25.38÷$423=.06; and $25.38÷.06=$423.

Hence $\begin{cases} base \times rate = percentage \\ percentage \div base = rate \\ percentage \div rate = base \end{cases}$

This is really all there is to the subject of percentage, and any attempt to befog the student's mind by making the subject appear difficult is time more than wasted, for this is the way the business man solves problems in percentage and is simpler and more easily understood than any schoolboy 1%-method, or school-teacher 100%-method, or any other method that may or can be invented.

If a certain number be diminished by 15% of itself there is remaining 85% of the given number; thus, take the number $275 and reduce it by 15% of itself, or $41.25, leaving $233.75, which is 85% of the original $275. Now since the number $275 is 100%, we may assume that the $41.25 has been added to the original number on account of increase in value, making a total of $316.25, which is of course 115% of the $275; the $41.25 might also have been considered as a depreciation in value of the $275, which would leave the present value but $233.75; again, the $275 may be the money of A, and the $316.25 the money of B, two partners; in this case A may be said to have 100% and B 115% as much as A, or both have a capital of 215% of A's money. All of these conditions may be arranged in the form of equations as follows according to the formulae shown above:

					$b \times r = p$
15%	= $41.25	or	$275×	.15	= $41.25
85%	= $233.75	or	$275×	.85	= $233.75
100%	= $275	or	$275×1.00		= $275.00
115%	= $316.25	or	$275×1.15		= $316.25
215%	= $591.25	or	$275×2.15		= $591.25
	$p \div r = b$				$p \div b = r$
or	.15)$ 41.25	($275	or	$275)	$ 41.25 (.15
or	.85)$233.75	($275	or	$275)	$233.75 (.85
or	1.00)$275.00	($275	or	$275)	$275.00 (1.00
or	1.15)$316.25	($275	or	$275)	$316.25 (1.15
or	2.15)$591.25	($275	or	$275)	$591.25 (2.15

The principles of percentage above explained are applied to the various calculations necessary to solve the practical problems that the business man must have solved in the course of his ordinary transactions.

After the above principles are understood, the next thing is to be able to determine from reading a problem whether the number given is the base or the percentage—whether it is a factor or a product—the base is always a factor and the percentage always a product.

In investments the *cost is the base*, and the *loss, gain, or selling price are percentages*.

In bankruptcy the *amount of debts is the base*, and the *net assets* and *loss to creditors are percentages*.

In trade discount the *list price is the first base*, and *each successive offer is a new base* for the next discount, while the *net cost of the bill* and the *successive discounts are respectively the percentages* of the different bases.

In commission the *base is the amount of business transacted* by the agent, no matter whether it be a *sale, collection, purchase*, or *exchange;* while the *commission, brokerage, and proceeds are percentages*.

In taxes the *assessed value of the property is the base*, and the *tax itself is the percentage*.

In a collection the *amount collected is the base*, and the *sum turned over as well as the amount lost are percentages*.

Careful practice will soon enable the student to distinguish between base and percentage with scarcely any conscious effort. No student has difficulty in recognizing the rate.

In many problems the calculator must assume new bases from time to time as the solution progresses.

PROBLEMS INVOLVING THE PRINCIPLE, $b \times r = p$

Goods costing $240 were sold at a gain of $8\frac{1}{4}$%; what was the gain?

Operation: $240×.08¼=$20 gain.

An architect receives 5% for plans and supervision of a building costing $24500; what is his fee?

Operation: $24500×.05=$1225 fee.

The assessed value of a town was $5645000 and the rate of tax was 12 mills on the dollar; what was the entire tax?

Operation: $5645000×.012=$67740 tax.

A dealer sold a suit of clothes that was marked $30, allowing the customer a discount of 20% from the marked price and a further discount of 5% for cash; what did he receive for the suit?

Operation: $30×.80=$24, first offer; $24×.95=$22.80, selling price.

Jones sold some goods on commission for Smith; the sale amounted to $4500, on which Jones received a fee of $2\frac{1}{2}$%; how much was turned over to Smith?

Operation: $4500×.97½=$4387.50 proceeds.

PROBLEMS INVOLVING THE PRINCIPLE, $p \div r = b$

The gain on a sale is $936, and the rate 12%; what was the cost?

Operation: $936÷.12=$7800 cost.

A contractor lost $836 on a building, which was 22% of the whole cost; what was the cost?

Operation: $836÷.22=$3800 cost.

A harvester sold for $276 when the rate of gain was 15%; what did it cost?

Operation: $276÷1.15=$240 cost.

What is the list price of an article that sells for $162 after discounts of 10% and 10% respectively have been deducted?

Operation: $\frac{\$162 \div .90}{.90}$ =$200, or $162÷(.90×.90)=$200

An agent received $3150 with which to buy land for his principal after deducting his commission of 5% on the purchase price; how much was invested in land?

Operation: $3150÷1.05=$3000 purchase price.

A tax of $5625 is raised when the rate is $3\frac{3}{4}$ mills; what is the assessed value of the property?

Operation: $5625÷.00375=1500000 assessed value.

PROBLEMS INVOLVING THE PRINCIPLE, $p \div b = r$

Goods which cost $350 sold at a gain of $52.50; what was the rate of gain?

Operation: $52.50÷$350=.15, or 15%.

A house that cost $7500 was sold for $8750; what per cent of its cost was realized?

Operation: $8750÷$7500=1.16⅔, or 116⅔%.

Property that cost $25000 yields $1875 as rentals; what is the rate of income on the investment?

Operation: $1875÷$25000=.075, or 7½%.

The debts of a bankrupt are $60000 and the available net assets $57000; what per cent will the creditors receive?

Operation: $57000÷$60000=.95, or 95%.

The assessed value of a town's property is $1250000 and the tax raised $155000; what is the rate?

Operation: $155000÷$1250000=.0124, or 12.4 mills.

Department of English

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Communications relating to this department should be addressed to Mr. Campbell, Jackson, Mich.

Two Prominent Editors on Correct English

Knowledge of one's own language is an important factor in business success. The study of grammar and rhetoric, of synonyms and of the best literature, is essential to that choice of words which brings conviction to the hearer—to that concise style so necessary in modern correspondence, to that clear and exact statement so essential to contracts, either oral or written. But beyond his own tongue, no one should waste upon languages, ancient or modern, the precious minutes of the all too short a time which he can give to education. The man seeking a business education is a runner in a race. He has but so many seconds to win his goal; and he must keep constantly in mind the course he has set himself to pursue. If he diviates, he loses.—JOHN BRISBEN WALKER, editor of Cosmopolitan.

It is a very commendable idea to direct attention to our spelling—whether we choose to accept or reject the 300 "simplified spelling" words. But coincident with that idea, or really paramount to it, let us rather say, would it not be a good idea now that our minds are turned in the general direction, if we paid some attention to our common speech? Can we not, at least, drop 'ain't," from our speech and get "don't" in its proper place? We will be quick to say that only the ignorant and illiterate use the word "ain't," but this is not so. Follow the conversation of intelligent persons, and it is astonishing how readily comes the exclamation, "Ain't that pretty?" or "Ain't that stunning?" And with equal readiness comes the misplaced don't." He "don't know what he is doing," we are told by intelligent persons, or "He don't see the point." There are many other faulty lapses, Heaven knows, and it would be lamentably easy to make a list of 300 of them. But suppose we begin with this twain, and, if we conquer these, two of the most commonly glaring errors in our every-day speech will be eliminated.—EDWARD K. BOK, in Ladies Home Journal.

Grammatical Contruction.

The Verbal Noun.

ARTICLE VII.

The verbal noun is a word that is formed from a verb and used both as a noun and as a verb at the same time. In its noun nature, it may be used as either a subject, an object, or a predicate complement, and when so used *the noun or pronoun that precedes it must be in the posessive case.*

Examples: I did not think of *John's* studying shorthand.

It will save *my* looking it up.

We hope to hear of *your* entering soon.

I am glad to hear of *your* and *your mother's* coming so soon.

Note: While the last sentence is correct, it would be more elegant to reconstruct thus:

"I am glad to hear that you and your mother are coming so soon."

The verbal noun should not be used when the possessive form before it would be inelegant.

Example: "The prisoner refused to say what that troubled conversation was, but who could question his right to take the risk of his silence being misunderstood?"

The use of the posessive form of *silence* before *being* would be an awkward construction, hence the sentence should be reconstructed thus:

The prisoner refused to say what that troubled conversation was, but who could question his right to take the risk of *having his silence* misunderstood?" Correct the following:

Do you remember me speaking to you about the matter once before?

There was no doubt of him being promoted.

The delay was caused by us missing the car.

There is no prospect of Mr. Smith moving.

"If there were the slightest shelter at hand, I should insist upon you waiting until the rain was over."

"Yes, I remember now, there was a joke at the time about him saying that land was the cheapest present he could give."

I want every reader of The Woman's Magazine to have a part in it, to receive *their* share of the profit of what is undoubtedly the greatest municipal improvement plan as well as the largest real estate enterprise of the sort in the history of the country.

The singular pronoun *his*, not *their*, is the required form, for the reason that its antecedent *reader* is singular. Errors of this nature are due to the fact that many persons construe such expressions as *every reader, everybody, everyone*, etc, as equivalent to *all readers*, etc. and, therefore, plural. It should be remembered that while such expressions include all, they mean each considered separately, as a unitary part of an aggregate.

Errors in English.

THE WOMAN'S MAGAZINE, FEBRUARY, 1907.

It has already cost me a large fortune to fight this battle, and I am aware that vengeance and malice will be vented on this little magazine and *myself* for the recent victory * * * accused of something that a post-office inspector thinks he don't like, etc.

The objective case form *me*, not *myself*, is required, because it is the object of the preposition *on*. Compound personal pronouns are restricted to two uses: (1) for emphasis; as, "I did it myself;" (2) in a reflective sense; as "I hurt myself."

Doesn't, not *don't*, is required to agree with its subject *he*. *Don't* is a contraction of *do not* and should not be used where *do not* cannot be substituted for it.

No man or woman is so humble that *they* should not be given a fair trial, and no man so mighty that he should be given absolute power over the reputations, property and very existence of every American citizen with no chance to the victim of even knowing the nature of the evidence against him or who his accusers are.

The pronoun *they* is incorrect, for the reason that it refers to antecedents of different gender. In constructions of this kind, *he* or *she* must be used, or the antecedent must be changed to a noun of the common gender.

It matters not what business your husband or brother is engaged in, if *they* use the mails *they* are at the absolute mercy at all times of any enemy who can get some friend of a dishonest inspector to secretly accuse *them* of anything he pleases.

The pronoun *he*, not *they*, and *him*, not *them*, are the required forms. Rule: When two or more singular antecedents are connected by *or* or *nor*, the pronoun must be singular.

That as these great properties are improved and placed on the market the money derived from their sale, both the principle and profits, can *only* be loaned on first mortgage building loans and not outside of the limits of the property and *only* for the unexpired term of the bonds on certificates.

The adverb *only* modifies the phrase *on first mortgage building loans*, and should be placed immediately before it. Observe that *only*, in the second instance, is correctly placed, being a modifier of the phrase *for the unexpired term*, etc.

PRINCIPLES AND PRACTICE IN

Bookkeeping and Accounting

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Purpose and Plan of Closing the Ledger.

This most important feature rarely receives from the Commercial School Teacher the consideration to which it is entitled. 'Tis true, not many teachers have great difficulty in making the process clear to the average pupil within the scope of the usual business college course; but I am quite certain that many of us deal with this very important subject in a too mechanical way.

It is hardly possible in the early part of a course to treat Ledger Closing in more than a superficial manner; but later in class drill the subject should be gradually unfolded until the pupil thoroughly comprehends it, and can readily see how each step contributes to the final results to be obtained, or shown.

If the reader desires to note the great diversity, or I may say the lack of opinion on this simple but very important matter, let him ask his colleagues the following and other similar questions: What in the usual sense does the term "Closing the Ledger," mean? In actual business accounting should the ledger ever be closed? If so, why and how often? Why not oftener? Whether before or after the preparation of the Balance Sheet, and why? In closing, should a Loss and Gain account be used? Why not transfer the several losses and gains to the proprietor's account direct? Which account should be closed first, and which last? Should Merchandise account be closed and why? Why, in closing the Merchandise Account, is the Inventory placed on the credit side and after closing brought below the ruling on the debit side? Why, in Expense Account, is an item of rent, unpaid, entered on the debit side and after closing brought down on the credit side?

If you have not already done so, ask the pupils in your advanced department the purpose of closing the Ledger, and note the rediculous answers you receive.

In asking or answering these questions, it should be borne in mind that ordinarily, the closing of the Ledger reveals no new facts; because the practical bookkeeper would not attempt to close his ledger until he had first made a Balance Sheet and Profit and Loss Statement; hence some other reason than that of *finding* the Net Gain, etc., must be given, or else the time used in Ledger Closing is wasted.

This plea for a more thoughtful presentation of this and other subjects in our field of work, is based on my belief that no one can do so well, in any sphere when the purpose of his efforts is hidden, as when the end sought is before him directing and stimulating his energies.

In the next issue of THE EDUCATOR I shall discuss some of the points suggested in this, and in addition, will take up Ledger Closing by Journal entries.

I am glad that I am able to present in this number a few most excellent paragraphs from Mr. W. J. McCarty of Packard's Commercial School, New York City. An article from Mr. Walter Schmauch, of the Metropolitan Business College of Chicago, on this subject will be given in the next issue.

Purpose and Plan of Closing the Ledger

BY W. J. McCARTY

The purpose of closing the ledger may be illustrated as follows: John Smith has $10,000 in cash. He desires to increase his wealth. He realizes that he cannot do so through his present capital, unless he changes its form. This decides him to select some other form of property which promises him safety and a reasonable yield of profit. He invests his cash, changing it or a portion of it to a new form. Now, it may consist of houses, lands, stocks, bonds, chattels, rights, privileges, etc. The day the change of form of investment is made, the worth of the business departs from the amount recorded in the investment account. John Smith could have placed his cash capital in a vault and a year later he would have been able to bring it forth intact—no more—no less, but the moment he changes its form from that of cash to that of some other property which

Solution of Problem in January Issue.

TRADING ACCOUNT OF H. O. WAYNE & GEO. R. HART

for year ending Dec. 31, 1906.

CASH

Purchases	$6075 00	
Less Returns	425 00	5650 00
Freight on purchases		66 00
		5716 00
Inventory Dec. 31, 1906		250 00
Turnover		5466 00
Gross Trading Profit to Profit & Loss Acct		424 00
		5890 00

RETURNS

Sales	7000 00	
Less Returns and Allowances	1110 00	5890 00
		5890 00

PROFIT AND LOSS ACCOUNT,

December 31, 1906.

LOSSES

Bank Stock	300 00	
Real Estate	500 00	
Expense	1050 00	1850 00
Net Business Profit		
H. O. Wayne ½	382 50	
Geo. R. Hart ½	382 50	765 00
		2615 00

PROFITS

Gross trading profit from Trading Account	424 00	
Railroad Stock	350 00	
Interest & Discount	223 00	
Commission	1618 00	2615 00
		2615 00

BALANCE SHEET H. O. WAYNE & GEO. R. HART

December 31, 1906.

RESOURCES

Cash	675 00	
Bills Receivable	990 00	
Interest accrued on above notes	115 05	
Accts. Receivable	4830 00	
Mdse. per Inventory	250 00	6860 00
Investments:		
Bank Stock—cost 1050 00		
Less Shrinkage 300 00	700 00	
Railroad Stock—Inventory	200 00	900 00
		7760 00

LIABILITIES

Unpaid Rent	350 00	
Bills Payable	650 00	
Accounts Payable	945 00	1945 00
H. O. Wayne's Capital account 2500 00		
Add ½ Net Profit 382 50	2882 50	
Geo. R. Hart's Capital Account 2550 00		
Add ½ Net Profit 382 50	2932 50	5815 00
		7760 00

Entry to adjust doubtful note:		
H. O. Wayne	50 00	
Geo. R. Hart	450 00	
Bills Receivable		500 00
——'s note sold to Geo. R. Hart at a discount of $50, same to be borne by, and charged to, account of H. O. Wayne, per agreement.		
Entries to admit new partner, and to adjust old partner's accounts:		
Cash	2907 50	
Wood		2907 50
Cash invested in payment for ⅓ interest in the business, as per agreement entered into this day and filed.		
H. O. Wayne, Cap. Acct.		2882 50
Geo. R. Hart, Cap. Acct.		2932 50
H. O. Wayne, Cap. Acct.		2907 50
Geo. R. Hart, Cap. Acct.		2907 50
Above entry to close old accounts and open new ones per agreement upon admission of Woods a ⅓ partner.		

Division of Bonus as follows:

Hart is entitled to $50 first—the amount his capital exceeds Wayne's balance to be shared equally, viz: ½ of $450 00 or $225.00; hence, Wayne gets in all $225.00 and Hart $275.00.

appreciates or depreciates in value according to the law of supply and demand, he increases or decreases his capital. The ledger, at the close of posting, will reveal the various steps John Smith has taken in his efforts to make his money make money for him. However, the books do not show the final results of the transactions. His investment account remains the same—is silent as to his present worth. John Smith feels confident-knows his business has been successful. He commenced business with $10,000 and now he may be worth $12,000. Again he is doubtful as to the result. He feels that he has sustained heavy losses and now he may not be worth more than $8,000. Hence the books have not kept pace with the business—they must be brought up-to-date. The proprietor of any business wants to know, periodically, his present worth. He wants to know more than that, he wants to know through what channels his gains came in and through what channels his losses went out. This will assist in the future conduct of the business. In order to furnish this information and to bring the books up to the present condition of the business, the bookkeeper closes some of the accounts in the ledger. In doing so, he considers such accounts as by their nature indicate the production of losses or gains. He transfers the margin of the accounts showing losses—cost over production—to an account opened for the purpose, called Loss & Gain account entering the margin on the left or debit side. The margins of the accounts showing gains—production over cost—are transferred to the Loss & Gain account, appearing on the credit side of that account. When the transfers to the loss and gain account have been completed, the margin of that account will show the net gain or the net loss. The net gain will be entered on the credit side of the proprietor's account to be added to his investment, but if a net loss, the same will be entered on the debit side of the proprietor's account to reduce the investment. The proprietor's account when balanced will show the present worth.

Problem In Practical Accounting.

James Wilson, conducting a small but profitable business, feeling the need of additional capital, admitted R. A. Wood, a ½ partner in the business for cash, to equal the present net capital, same to be invested in the business. In addition to this, Wood paid to Jas. Wilson cash bonus in consideration of good will, equal to 2½ times the net profit for the year.

The accountant called in to make statement of the business, set up entries to change the books from Single to Double Entry, and the admission of the new partner, found the following:

Cash on hand	$1385 16
Amounts Rec. per Ledger Accts	928 42
Mdse. on hand	1563 92
Bills Rec. on hand	275 00
Fur. and Fixt. per Inventory	495 00
Bills Pay. Outstanding notes	292 43

There are on file bills aggregating $328 00. Six of these amounting to $208 00, represent purchases included in stock on hand, the others are for goods bot. but not yet received. Among the Bills Rec. is John Smith's note of $82 00, for which his account has never been credited. Mr. Wilson intended to do that when Mr. Smith paid his note. Another of the notes was received for bill of goods amounting to $14.00. No other record of the sale was made. The maker has since been adjudged bankrupt, and will pay about 50 cents on the dollar. Mr. Wilson has drawn during the year $450 00. He owes clerk hire $27 00, and Rent $25.00. In the amount of cash on hand is included $35 00 belonging to one L. Wilson, a nephew. Mr. Wilson's investment at beginning of the year was $500.00.

Make Balance Sheet and set up Journal Entries to change to Double Entry, and give expression to the provisions of partnership contract on the books.

DEPARTMENT OF

COMMERCIAL LAW

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WM. C. SPRAGUE, PREST.,
Sprague Correspondence School of Law,
Detroit, Mich.

Contracts.

3. What Makes a Contract?

There are two elements that are always present in a contract, namely an offer and an acceptance. If either is lacking there is no contract. Not every offer and an acceptance makes a contract for a breach of which an action will lie in the courts. If, for instance, I offer to entertain you at luncheon and I fail to appear at the time, there is an offer and an acceptance but no breach of contract. Therefore, we should understand that the offer, in order to lead up to a contract, must be an offer of a contract, that is, something intended to change the legal relations of the parties; so, an offer made in jest, if so understood, can not lead up to a contract.

As to how the offer must be made no rules can be laid down. It may be made orally or in the form of writing, by signs, by advertisement, and by any number of other ways. A mere wink of the eye or a nod of the head, as in the case of bidding at an auction, may constitute an offer to buy. Acceptance too may be made in any one of many ways, there being no formality required, unless in the case of a few classes of contracts where the statute has provided that a writing shall appear stating the terms. Of these kinds of contracts we shall speak later.

In order to make a contract, the offer must be accepted in the terms of the offer. If there is any variation between the offer and the acceptance or any conditions attending the acceptance, a contract is not made. Contracts made by correspondence are peculiarly subject to fault in this particular. If the correspondence does not show that the minds of the two parties have met upon identically the same proposition no contract can be implied.

Offers are frequently made to be accepted within a certain time or at a certain place, or in a certain manner, The acceptor in order to bind the one making the offer must accept in the terms of the offer to form a binding contract.

Difficulty sometimes arises in cases where the time wherein which an offer may be accepted is not stated. It may be said generally that an offer may be accepted while it continues open; but, where there is no definite time within which acceptance must be made, how long has the offeree within which to accept? The rule of law is that an offer, once made, is presumed to continue for a reasonable time unless it is sooner withdrawn. What is a reasonable time depends upon the circumstances of the case. It is a matter for a jury to decide in a case before it as to whether the acceptance was made within a reasonable time.

Of course, an offer, even although made for a definite time, may be withdrawn at any time. This is not true, of course, if the person to whom the offer has been made has paid or has agreed to pay something to have the offer left open.

This brings up the question of option. An option has no value within the law unless something has been paid, or is agreed to be paid for it. If I voluntarily offer to sell my horse for $ 100 and give you a week in which to buy, I may withdraw the offer within the week without being liable to damages for not keeping my promise; but, if you have given me something, no matter how slight, it being of some value, or if you have agreed to give me something or render me some service in exchange for the agreement to hold the offer open, I must do so or put myself in danger of a suit for damages. After a reasonable time has elapsed, the offer not being made for a definite time, it is not necessary for one making the offer to formally withdraw it, as the law will presume it to be withdrawn. If the one offering wishes to withdraw before a reasonable time has elapsed, he must communicate the withdrawal by word or act to the offeree.

There are some things that will terminate an offer other than the voluntary act of the one offering, as, for instance, his death or his insanity.

Offers are sometimes made to the general public, no particular persons being specified, as when an offer of reward is made in a newspaper or by posters. In such cases any one may accept if he does so before the offer is withdrawn; and in order for it to be withdrawn the same means must be used as was used in making it public.

In our next we shall treat of the important subject, "Contracts by Mail and Telegraph."

(To be continued.)

DEPARTMENT OF

TYPEWRITING

A. C. VAN SANT.

OMAHA, - - - - - - - - NEBRASKA.

Duplicating Typewriting

There are several processes of duplicating typewriting, among which may be mentioned, mimeograph, sun-printing, photo-engraving, printing on the multigraph or common printing press from typewriter type, and making carbon copies. The instructions accompanying the mimeograph and other duplicating devices are so explicit that it is needless to repeat them here.

Sun-printing is done by making copy on a typewriter on thin white paper. To prepare such a copy write it with a black record ribbon, and place back of the sheet a sheet of black carbon, with the carbon side facing the back of the sheet on which the copy is to be made. This is done to make the black as dense as possible. Strike the keys with a firm, even stroke. Copy thus prepared can be printed in the usual way of making blue-prints. This kind of duplicating is sometimes used by architects who desire a large number of copies of specifications.

A copy of a circular letter or other article can be made with a black record ribbon and photo-engraved the same size and printed on a printing press so as to produce an excellent imitation of typewriting. A circular letter thus printed with the names and addresses filled in with a ribbon to match the color of the ink used in printing can hardly be distinguished from a typewritten letter. This plan is practicable, however, only when a large number of letters are to be written.

The process of duplication most practicable for stenographers and most frequently adopted in their work is the making of carbon copies.

Making Carbon Copies

To make a carbon copy, place the printed letter-head or sheet to receive the writing with the printed or face side down, with the upper end of the paper toward you. Place on the sheet of paper a sheet of carbon with the carbon side up. On this place the paper on which the copy is to be made. If additional copies are desired add alternately sheets of carbon and paper until enough are added to make the required number of copies. Then holding the sheets thus prepared between the thumb and first finger of each hand lift the sheets an inch or two above the table or desk and let the ends toward you fall gently until all the sheets are even. Then without turning the paper over insert the end toward you into the machine. Before beginning to write be sure that the sheet on which the original writing is to appear is in the machine just as it would be placed if it were the only sheet to be written upon.

If there is difficulty in inserting the paper and carbon into the machine, cut a strip of paper about two inches wide and long enough to reach across the ends of the sheets, double it lengthwise, and fold it across the end of the sheets to be inserted, when they can be readily turned into the machine. Another good way of introducing carbons into the machine is to roll a thin sheet of letter paper around the platen until all but one inch is wound around it. The paper can then be inserted between the loose end of the sheet and the platen and turned into place without difficulty. This is a good plan for inserting envelopes or cards.

For making several carbon copies it is necessary to use thin paper and thin carbons, and the keys must be struck with greater and more uniform force than is required in writing without carbons. Great care should be taken to avoid mistakes, as they are multiplied by the number of copies and are difficult to correct.

To correct an error on the upper part of the page roll the top of the platen from you until the error can be erased on the sheet next to the platen. Place over the erased space a strip of paper to protect it from the carbon and erase the error on the next sheet. Continue the erasing and insertion of strips of paper until all the erasures have been made. Then remove all the strips of paper that have been inserted while erasing, and turn the paper into the right position for making the corrections. Be careful to strike the keys with the same force as that used in the original writing.

If an error occurs near the bottom of the page turn the sheets back by rolling the top of the platen toward you until you can reach the error to be erased, and proceed in the manner indicated above.

Filling Blanks

A typewriter operator is often required to fill blank spaces in telegraph blanks, insurance policies, deeds, leases, or other legal documents, or to fill in names and addresses in circular letters. In doing such work the paper must be so adjusted that the writing shall begin at the desired point, exactly on the line, real or imaginary, in the blank space.

In filling blanks in which the lines do not correspond with those of the line-spacer on the typewriter it is better to release the line-spacing mechanism and roll the platen by hand to the required position for each line.

When the typewriter is properly adjusted, the bottom of a lower-case *n* should just show above the scale when the platen is turned so that the line of writing is in contact with the scale, and the center of the *n* should be exactly over one of the marks on the scale. With a typewriter so adjusted a letter or word can be accurately written in the proper place. If the scale is not correctly adjusted, close observation and practice will enable an intelligent operator to accurately adjust a sheet upon which blanks are to be filled; but it saves trouble and time to have the scale correctly adjusted.

A great amount of railway and commercial billing is now done on blanks, and every stenographer should learn to do such work neatly and rapidly on the typewriter. In the absence of regular blanks students can get practice on this class of work by writing on ruled paper, or by omitting words in their writing and replacing the sheets and filling the blank spaces.

Correcting Errors

If habits of accuracy have been formed in typewriting, few mistakes will be made. But they will sometimes occur, and it is necessary to know how to correct them.

If the operator is aware of having struck a wrong letter, it should be neatly erased and the proper letter inserted at once. Never make corrections by striking one letter over another. In erasing a single letter, care should be taken not to blur other letters or to change the position of the paper. After erasing, strike the letter to be inserted with the same force used in the original writing. A heavy stroke would make the correction noticeable. If an entire word or several words must be erased, move the eraser along the line of writing, being careful not to allow it to reach above or below the letters that are being erased. After the erasure has been neatly made, write the proper words, striking the keys with the same force originally used.

Corrections should as a rule be made before removing the work from the machine, as it saves readjusting the paper. If corrections are to be made after the sheet has been removed from the machine, the erasure should be neatly made before reinserting the paper, and care taken to re-ad-

just it so that the inserted words shall be properly spaced and exactly in line with the rest of the writing. To determine whether the paper is in the right place, the space-bar may be held down and the first letter struck lightly so as to make a faint impression. If the impression is not in the right place it should be erased and the paper readjusted before making the correction.

If a letter has been left out in the writing of a word, the entire word should be erased and the paper so adjusted as to leave but half the usual space between the last letter of the previous word and the first letter of the word to be inserted. This will leave half a space at the other end of the word.

The eraser should be clean, so as to leave no mark on the paper. It can be cleaned by rubbing on a sheet of paper.

The death of Mrs. Minerva Clark Gaines, wife of Clement C. Gaines, President of Eastman College, which occurred at Eastman Park quite suddenly on Friday, January 25, 1907, from an attack of pneumonia, brought to a close the life of a woman who endeared all to her by the charm and sweetness of her character. The services she rendered to humanity were of tremendous practical value, and her name and fame should be preserved in enduring bronze; her memory is secure in the hearts of thousands, scattered all over the world, some of them now gray haired men with grandchildren, and others, boys just starting out on life's busy highway, who came under her sway and charm while students attending Eastman College in Poughkeepsie. The students at the college were always first in Mrs. Gaines' thoughts, but in the press and accumulation of her activities she could always spare time to keep in close touch with many young people in Poughkeepsie, to whom she was a guide, counselor and friend.

Nobody ever knew Mrs. Gains but they did not have a kind and lasting regard for her. It was a wonder to those who enjoyed her confidence how she found the strength to keep up year after year the prodigal waste of her energies in the service of others. She never tired in her mission of spreading the gospel of hope, and cheering the fainting hearts of all she found lagging in life's work. This spirit and desire to be helpful to others Mrs. Gaines retained until the last. As the end of mortality approached, the one clear thought in her mind was to be helpful to others. She had no thought of self, of physical pain and exhaustion, or of the close of existence which she knew was near. Her faculties were clear, and every word she spoke indicated that she still, as always, had close to her heart the feelings of others, particularly of those near and dear to her. It was in this condition of mind that death found her and gently closed the final page in the beautiful story of her life.

How many students at Eastman College Mrs. Gaines had met personally since the establishment of the institution by her first husband, Harvey G. Eastman, in 1859, cannot be estimated. They are scattered in every part of the world and their activities are a part of the history of progress during the past half century in every field of human endeavor. She will be thought of, as the news of her passing away travels to the different parts of the earth as a woman who met every duty and privilege with the single minded purpose of being helpful to humanity. It is not likely that Mrs. Gaines ever thought of the creeds or caste of people she met. To her all humanity was cast in the same mould, controlled by the same impulses, exposed to the same temptations, and she found the same sorrow and suffering everywhere, and the need wherever she went for the message of cheer and hope which she was ever ready to extend.

Mrs. Gaines was born in Canastota, N. Y. She was the daughter of Perkins and Harriet Clark, and was one of the five children: Minerva, Frances, Florence, Agnes and Marvin Clark. Two survive, Mrs. Frances E. Smith and Marvin Clark, of San Diego, Cal. Mrs. Gaines was educated at Cazenova Seminary. She married Harvey G. Eastman shortly after leaving school, and came with him to Poughkeepsie in 1859. Mr. Eastman died in 1878, and Mrs. Eastman continued to conduct the college which he founded until 1884, when she married Mr. Gaines, who since then has been President of the college. Mrs. Gaines was for many years a member of the First Reformed church, and was interested in the Rescue Mission on North Clover street; she belonged to the Poughkeepsie Chapter of the D. A. R., and to the Keramic Art Club. Mr. and Mrs. Eastman were the parents of two children, Cora, the deceased wife of former Lieutenant-Governor Timothy L. Woodruff, and Mrs. Carlotta Eastman Ussher. Mrs. Gaines is survived by her daughter, Mrs. Ussher, and her husband, Clement C. Gaines.—*The Poughkeepsie Courier.*

PRESIDENT'S OFFICE
Gem City Business College.
QUINCY, ILLINOIS.

Dear Mr. Zaner:

Inclosed find pencil sketch made of writer by my brother, V. G. Musselman, who is now an instructor in the G. C. B. C.

This was done in church when he should have been listening to the sermon. While it is not especially good, just sent it to inform you that the stock of Musselman's is still holding out and more to follow.

Yours truly
D. L. Musselman,

Jan. 21, 1907.

Your editor is indeed glad to learn that there are more to follow. Sure it is that V. G. is an artist of no mean pedigree and performance. It has been many a day since I saw so much character depicted by an unprofessional artist.

By putting the above letter and sketch together one can read a vast deal between lines. For instance we learn that D. L. Jr., goes to church, as well as V. G. We also learn that D. L. Jr. looks solemn enough to make a first class orthodox deacon, or dignified enough to make a prosperous corporation judge. Wonder whether this sketch was made soon after he was elected president of the National Business Teachers' Association in Cleveland? And if there lived a person who, for a moment, thought Deacon D. L. Jr., lacked sufficient dignity or nerve or ability to fill the president's chair, that erroneous thought can be corrected by a mere glance at the accompanying, characteristic, Musselman sketch.

The facts are the letter and the sketch are both so unconventional, cordial and faithful, that we could not resist the temptation to pass a good thing along for his and our many friends' enjoyment, none of whom will be more surprised to see it than D. L. Jr. and V. G.

If V. G. is as good a fellow as his brother, or as good a fellow as he is a good artist, we should like to see him at our conventions. Here's our heartiest well wishes for D. L. Jr., his brother V. G., their father D. L. Sr., and the "more to follow."

THE STORY OF

Business Education in America

By FRANK VAUGHAN,

203 BROADWAY, - - - - NEW YORK.

No. 9. The Unterrified Remnant "Gather" at Cleveland.

You will recall that the "*Fourth* Annual Meeting of the International Business College Association" held at Buffalo, June, 1867, adjourned to meet in Boston the following summer, but this meeting was not held. It is a pity there was no BUSINESS EDUCATOR in those days to record the reason for all these things, for in one way or another they have become confused in the memory of the relatively few men now living who took part in the convention work of those days. The failure to meet at Boston probably was due in some measure to a change in the proprietorship of the Bryant & Stratton Boston School at about that time, when H. E. Hibbard, who remains proprietor to this day, acquired the school from M. R. Hyde. At all events we find the next convention assembling at Cleveland, February 23, 1869, and officially labelled "The *Second* Meeting of the international Business College Association." These numerals kept getting twisted. Apparently it was concluded about time that the wisest thing to do was to begin all over again, starting from the reforming of lines at the Buffalo meeting which followed the famous fight between the Bryant & Stratton people and the Independents. In point of fact this was the fifth annual meeting of practically the same body, not including the preliminary conference in New York, Christmas week, 1863, or the opposition meeting of the "Independents" at Cleveland 1866.

TRIALS AND TRIBULATIONS.

Evidently things had gone from bad to worse. The harmony proceedings at Buffalo had failed to enthuse the brethren generally or bolster up their zeal. Doubtless, too, the general depression in financial and industrial matters had made it very "tough-sledding" for the Bookkeeping and Penmanship pedagogues. Then also the master mind of H. D. Stratton was eliminated, and there is evidence a plenty that independent opposition had become very galling. Some of this was doubtless legitimate and more of it was of the pure fake order —from the class of adventurers who then as now prey upon established reputations and rely on the gullible public to buy any old brand of business education that may be offered—providing only that it is cheap enough.

TROUBLE OVER SCHOLARSHIPS.

You will remember that the Buffalo meeting forged an iron clad agreement, binding every member of the association, to a minimum scholarship rate of $50. These scholarships were good in any school that was a member of the association, so that a boy could pay his tuition fee to the Albany School, enter there and actually take his tuition from a school in New York or Syracuse or anywhere else in the "chain" that might better suit his convenience. This gave the independent competitors an immense advantage in cutting rates, a practice that drove some of the organization schools into bankruptcy and caused others to resort to the evasion of offering two grades of scholarships —one the regular scholarship, good anywhere, at $50, the other a local scholarship, good only in that particular school, at as much lower a figure as was deemed necessary to meet the local opposition. There is plenty of evidence to show that this double schedule plan created no end of trouble and friction. In fact the profession seemed generally demoralized and disheartened, so that when the what remained of the unterrified faithful gathered at Cleveland, February 23, 1869, (seven months behind schedule) the official record solemnly declares that "The following members answer the call:—H. B. Bryant, President; Robert C. Spencer, Vice President; E. R. Felton, Corresponding Secretary; E. G. Folsom, L. A. Gray, W. H. Sadler"—six brave spirits as against the thirty-six who had parted with such vasy anticipations at Chicago four years before. And with grim humor the record solemnly declares. "On motion of Mr. Folsom the assembly repaired to the college hall for the reception of the President's address."

TRYING OUT CANDIDATES.

By far the greater part of the proceedings was occupied in cross-examining applicants for admission to membership, most of whom presented their claims in person. These proceedings it may be said here are incorporated in a neat pamphlet of ninety pages and apparently were taken by a verbatim reporter. The job was well handled and I regret that the identity of the reporter is not disclosed, although the fact that he was employed by Mr. Felton appears incidentally.

NEW BLOOD.

The applicants for admission who were finally accepted, after most searching cross-examination and the exaction of pledges to abide by the rules of the association, were C. P. Meads, Syracuse, N. Y.; C. R. Lakin, Bangor, Maine; C. A. Walworth, Utica, N. Y.; A. J. Cole, Peoria, Ill.; A. J. Montague, Davenport, Iowa; C. E. Hollenbeck, Indianapolis, Ind.; J. H. Goldsmith, Detroit, Mich; E. F. Brown, Manchester, N. H.; J. Bonsal', Burlington, Iowa; Geo. Soule, New Orleans, La.; Richard Nelson, Cincinnati, Ohio; E. P. Heald, San Francisco, Cal.; W. A. Faddis, St. Paul, Minn.

TACKLING THE RATE PROBLEM.

During the course of this part of the proceedings the friction that existed within the profession was developed very pointedly. Nearly all the applicants pleaded guilty to cutting scholarship rates, justifying themselves by local conditions and general business depression. There was a redhot all-round discussion as to the best method of untangling this hard knot, and after a great deal of talk and all sorts of suggestions, the convention finally concluded that the $50 minimum rate must stand, but the constituent members of the association should have some leeway in offering restricted local scholarships at a minimum or $40, but were forbidden to advertise this fact beyond their respective immediate localities.

It developed also that the Bryant & Stratton people seemed to think they had some sort of right, divine or otherwise, to exclusive use of certain localities. It was unanimously voted that no more than one school in the same "community" should be eligible to membership. There was a strong effort lead by Mr. Sadler to push through a resolution to the effect that no one should be accepted as a member who did not bring the endorsement of his two nearest competitors—a frankly avowed expedient for permitting the present members to hold down their own territory. Indeed the convention was on the verge of adopting this rule when Mr. Spencer threw himself into the breach and defeated this purpose by an eloquent plea for breadth and equal opportunity. Some passages from his remarks follow:

A PLEA FOR BREADTH.

"I regard this policy as short-sighted, viewed even from the standpoint of individual, selfish interest. I believe in throwing proper safeguards around our schools, but I believe these safeguards should all be

in harmony with the purposes of this Association, which are to diffuse a proper, sound, practical education. In short the great want of business, and of life, is to incorporate this system of co-operative relations in the general system of education. I am firmly opposed both in principle and practice, to the idea, that any discrimination is to be made against colleges that have not been heretofore connected with the Bryant & Stratton chain. I think, were the attention of the public to be turned to this matter, it would not reflect high credit upon the wisdom or the liberality of this Association.

"In forming this Association, the spirit of liberality and impartiality prevailed, and if we allow ourselves to betray any spirit of exclusiveness and selfishness, it will react upon us, and we will eventually be impoverished in influence and power, as well as in pecuniary success; and we shall deserve it. Let us be prudent and cautious what we do. Let us be as liberal and large-hearted as it is possible for us to be. I am not in favor of close corporations at all. What we want, is to see this department of education powerful and lifted up, cleaned and weeded out; and this cannot be done unless we are actuated by a generous regard for the interests of others. I don't see how the proposition embraced in this section is likely to remedy this. At all events I don't like the spirit of this proposal. I like a safe and prudent course, and this I think is not such a one."

Mr. Spencer's view prevailed.

SOME HUMOR IN THE SITUATION.

From this distance of thirty-eight years, these proceedings, tremendously solemn though they were, are not without flashes of humor. Each applicant had to give an exact account of his previous behavior, promise to be good and outline local conditions and prospects. Mr. Lakin, of Bangor, said that his native State Maine, with a population of "about 800,000" (it had 694,000 by the census of 1900) "will support two first-class schools and no more". According to my count it now has fourteen commercial schools and commercial departments of considerable size.

Mr. Cole in support of his claim for a franchise at Peoria pointed out that it was a city of nearly 25,000 and, next to Chicago, in his opinion the most eligible point for a business college. Asked if there were many schools near him, he replied.

"I should think there are, I should say every village and I may say every blacksmith shop and corners has a school."

According to his count there were about 30 commercial schools in the entire State while he didn't think there was a support for more than three or four at the outside. He employed but one regular teacher, the rest of the work being done by advanced students.

Mr. Hollenbeck in the course of his catechism blushingly admitted that he was "no Hoosier", having recently located at Indianapolis, "a city of about 30,000". He didn't even know the population of Indiana, an admission that evoked a stern rebuke from President Bryant. Asked how many commercial schools the State should have, he replied: "In the present state of affairs, with money as tight as it now is, I think if one school in Indiana had a proper support it would absorb about all the money that is going there."

Mr. Montague, of Davenport, Ia., named as his competitors schools at Keokuk, Muscatine, Iowa City, Des Moines, Cedar Rapids.

"President Bryant—Do you know their success?"

"Mr. Montague—Rather dubious; I think we have thought if we could hold on a while we could have the whole field to ourselves without much opposition."

Mr. Montague was very firm in his conviction that one school was all his State could stand. That one he thought should be at Davenport (his own) and the other as far away as possible—a solution almost as ingenous as Alexander's handling of the Gordian Knot difficulty.

I know 59 commercial schools employing more than one teacher in Indiana; 74 in Iowa; 106 in Illinois. This is a part from all public schools and exclusive shorthand schools.

Mr. Felton had no hesitancy in declaring that there were too many commercial schools. He was in favor of asking measures to restrict the number.

In discussing proper locations, Mr. Walworth offered a resolution pledging the convention to recognize no school in the city of less than 40,000—notwithstanding the fact that this would have barred several present members of the Association. Again Mr. Spencer came to the front as champion of greater liberality. He thought the convention could be trusted to solve each problem relating to the entrance of new members as it arose and on its individual merits, and that population was not necessarily the dominating factor. The convention agreed.

AGITATION FOR NATIONAL CHARTER.

It appears that a movement had been on foot to secure for the Association a national charter from Congress. Nothing came of it, but the convention hoped that something might eventuate one of these days and Mr. Spencer in particular regarded the matter as one of serious consequence.

FOR BETTER TEXT-BOOKS.

One important thing this convention did was to take measure to secure a revision of the inadequate text-books then used in the schools. It also took cognizance of the diploma question. The fact is mentioned that Mr. Lyman P. Spencer was at work on a design that was to become the official diploma of the Association but things were not in shape for report. That diploma, by the way, was one of the things that did materialize. It is used by a few schools to this day.

THE FIRST BUSINESS SCHOOL WOMAN.

Since the previous meeting one of the members, in fact the one who had presided, W. H. Clark, of Brooklyn, had passed away. Appropriate resolutions attested the sympathy of the Association and feeling remarks were made by Mr. Spencer and Mr. Folsom. In expressing his sympathy for the bereaved widow Mr. Folsom said:

"She took the institution, a woman with no experience, finding it in financial embarrassment, and has succeeded in placing it on a solid basis among the first class commercial colleges of our country."

Was Mrs. Clark the original business college woman? So far as I know this is the first specific mention of a woman in charge of a commercial school anywhere.

One wholesome condition of membership was that the applicant should submit in detail his curriculum and upon its approval depended his election as member.

NO AGREEMENT AS TO UNIFORM COURSE OF STUDY.

There was a rambling discussion as to the course of study, but nothing came of it any more than at the preceding meeting when Mr. Packard's very elaborate scheme embodied in an imposing pamphlet, had been gently turned down. Whether this fact had anything to do with Mr. Packard's absence from this meeting I don't know, but he made a long distance committee report by letter, touching the same matter of a scheme of instruction adapted for all schools. When the meeting adjourned, however, this matter was as much in the air as ever.

CONSPICUOUS BY ABSENCE.

Mr. Packard was by no means the only man prominent in the affairs of the association since its birth, or for that matter so recently as the Buffalo meeting, who was conspicuous by his absence. Among others were L. L. Williams, W. M. Carpenter, Henry C. Spencer, J. C. Bryant. Mr. Bryant, however, was elected President for ensuing year, the rest of the new officers being: L. A. Gray, Vice President; H. B. Bryant, Treasurer; C. A. Walworth, Recording Secretary; Robert C. Spencer, Corresponding Secretary.

Mr. Sadler tried to bait the association to meeting next at Baltimore, offering the luscious mollusk of his native Cheasepeake as a lure. Mr. Hibbard, however, pleaded eloquently for Boston, stating that he had made preparations to entertain the present convention at Boston, and "if this association does not conclude to come there, I want to sell out now and not go back there at all". (I wonder if the offer is still open.) There was no withstanding this eloquence and the sacred cod-fish won out, probably with tears in both eyes, so that the convention adjourned to re-assemble at the Hub on the second Tuesday of June 1870.

ASSOCIATION AND CONVENTION COMMENT, COMMUNCIATIONS AND ANNOUNCEMENTS

This Department is Dedicated to the interests of the Federation, Associations and Conventions of the Commercial Teaching Profession. Officers of these Organizations are Cordially Invited to Communicate with the Professsion through this Medium of Publicity and Progress.

Communications should be received in Columbus by the first of the month preceding date of publication. However, they may be received as late as the tenth, and in cases of important program announcements, as late as the fifteenth of the month.

The E. C. T. A.

What? You don't know what E. C. T. A stands for and means? Why, you must be some ex-president who has not attended a convention for so long you have not only lost your enthusiasm for office, but forgot what you once knew! Or you must be some long-haired, pie faced, back-woods pedagog, to live in this age and not know that E. C. T. A. stands for Education, Co-operation, Timeliness and Ambition. Oh! yes, it also means Eastern Commercial Teachers' Association, because its membership is composed of *educated*, *co-operative*, *timely* and *ambitious* commercial teachers, principals and proprietors.

Do all commercial teachers and proprietors attend? Yes, all of the above class. There are as yet a few teachers who do not know enough to attend, and a few who know too much, for if they once attended they would surely know less in their own estimation. Then, too, there are a very few proprietors who have graduated — they have lost their enthusiasm, but, let us not be too hard on them as they are either on their "uppers" or have reached the Osler limit. If the former they will eventually "get there," but if the latter, only a desire for office or an excuse to keep their teachers at home to "watch the office" can cause them to loosen their purse strings and pull for Boston.

But, say! "won't" there be a rattling of dry bones and unused *r's* when some of your Pennsylvania Dutch paddle their way along the home-like cow-paths of the convoluted, confounded, thoroughfares of the Hub looking for red-coated Britishers, spindle-shanked witches, "Doom of Hell" Mathers; and your big, bald-headed Bostonians. And who will be surprised and benefitted most? Your hosts, or your bean-eating biped business betterers?

There is but one thing for *you* to do, that is to pray right now that you may be spared to attend the greatest meeting thus far held. And right at Easter time at that! Right in the midst of spring when lilies, bonnets and blue-fish are all a-bloom (we are not sure about this third item but we know then's when the Delaware shade get it in the neck all right;) now, then, since you've straightened your knees and rubbed your eyes you have doubtless had your prayer answered by a resolve to be in Boston with all other worthy business educators or "bust" trying to get there on foot, on trolley, or on train.

President Laird, Secretary Lakey, the Executive Board, and an——l of a lot of other good-looking, brainy fellows are doing their duty in the way of preparing for and publishing the meeting. You do your part as we will try to do ours, and then all will be the better for it, including the big-hearted, bespectacled Bostonese.

The Bright and Shining Star in the Typewriting World, Miss Rose Fritz, of New York. Photo taken at Cleveland and given to THE BUSINESS EDUCATOR by the genial T. J. Hoover, of Carlinville, Ill.

E. C. T. A. Announcements.

Don't forget the meeting of the Eastern Commercial Teachers' Association to be held in Boston, Thursday, Friday, and Saturday, March 28, 29, and 30. The features are a strong program, a banquet, Shorthand contest for the Eagan Cup and Miner Medal, and Typewriting contests for the medals offered by the Penman's Art Journal. The day sessions are to be held at Simmons College, an endowed institution for women, offering instruction in college branches combined with technical training. The evening session on Thursday will be held in the hall of the Massachusetts College of Commerce. The Hotel Brunswick has been selected as headquarters and for holding of the banquet. This is conveniently located to both institutions. Rates on the European plan have been made from $1.50 up. Two in a room, $1.25. The program as complete as is possible to announce at this time is as follows:

Program.

THURSDAY, MARCH 28.
AFTERNOON SESSION.

Welcome to Boston —
MAYOR FITZGERALD.
Welcome to Simmons College —
PRESIDENT HENRY LEFAVOUR.
President's Address —
MR. R. G. LAIRD.
Institute Lessons in Penmanship.
Movement —
MR. L. H. BRESEE, Commercial teacher in the Dorchester High School, Boston, Mass.
How I teach Figures —
MR. W. H. COVERT, Central City Business School, Syracuse, N. Y.
How I Teach Capitals.
How I Teach Small Letters —
MRS. NINA P. NOBLE, Salem Commercial School, Salem, Mass.
Aids in Teaching Beginners in Business Writing —
MR. HORACE G. HEALEY, Penman's Art Journal, New York City.
Discussion.

EVENING SESSION.

Public Meeting.

FRIDAY, MARCH 29.
MORNING SESSION.

The Commercial Teacher's Opportunity —
MR. F. G. NICHOLS, High School, Rochester, N. Y.
English in Shorthand —
MISS ELIZABETH H. HUGHES, Hillhouse High School, New Haven, Conn.
Beginning of Bookkeeping —
MR. LUTHER H. BOYD, Morse Business College, Hartford, Conn.
Business Practice —
MR. R. M. BROWNING, C. P. A., Sadler Business College, Baltimore, Md.
How I Teach Typewriting —
MR. ALLAN HERRICK, High School, Manchester, N. H.
Commercial Law -
MR. FRANK O. CARPENTER, English High School, Boston, Mass.

AFTERNOON SESSION.

Business Organization —
MR. GEORGE H. KERR, Sales Manager Dupont Powder Co.
Various Phases of Commercial Education.
The Public Commercial School in Europe and America —
MR. F. V. THOMPSON, Head Master Boston High School of Commerce.
Scope of Commercial Courses in New England High Schools —
MR. JAMES W. McDONALD, Agent Massachusetts State Board of Education.
Evening Commercial Instruction: What it is and What It Should Be —
MR. E. F. SPEARE, Educational Director, Boston Y. M. C. A.
Efforts to improve Commercial Training of Employees in Department Stores and Large Industrial Establishments.
The Place of the Business College in Modern Education.

EVENING SESSION.

Banquet.

SATURDAY, MARCH 30.

MORNING SESSION.

Shorthand Contest for the Miner Medal and the Eagan Cup.

Which Shorthand System?

Mr. Archibald Cobb, Remington Typewriter Company, New York.

The Age of Speed or Stenographic Hygiene—

MR. CHARLES CURRIER BEALE, Official Reporter Superior Court, Boston, Mass.

Discussion.

AFTERNOON SESSION.

Business Meeting.

Typewrting Contests. Final Tests for medals donated by the Penman's Art Journal, known as the Journal Trophy and School Championship Medal.

Announcement of Award of Shorthand and Typewriting Prizes.

The Eastern Commercial Teachers' Association.

EDITOR BUSINESS EDUCATOR:

The Eastern Commercial Teachers' Association meets in Boston at the Simmons College, March, 28, 29, and 30. Aside from an unusually interesting program, the affair bristles with interest on account of the shorthand and typewriter contests slated for that occasion. Those who fail to attend will assuredly have cause to regret it. As Chairman of the Membership Committee, I am authorized to announce that any former member who has allowed his dues to lapse will be reinstated by the payment of $1.00 to cover 1907. New members welcomed. Remit to F. E. Lakey, Secretary, Providence, R. I.

Get to this meeting, if you are compelled to walk.

CHAS. T. PLATT.

National Penmanship Teachers' Association Appointments.

By President C. S. Chambers.

EXECUTIVE COMMITTEES.

F. O. Pinks, Warren, Ohio, Chairman.
W. P. Steinhauser, Alma, Mich.
H. G. Reaser, Pittsburg, Pa.

EXHIBIT COMMITTEE.

F. F. Mushrush, Lakewood, Ohio, Chairman.
W. F. Baird, Akron, Ohio.
S. E. Leslie, Poughkeepsie, N. Y.
C. E. Doner, Beverly, Mass.
C. C. Lister, Baltimore, Md.
F. A. Keefover, Cedar Rapids, Ia.
A. M. Wonnell, Big Rapids, Mich.

STATE REPRESENTATIVES.

M. A. Adams, Marietta, Ohio.
L. L. Branthover, Chicago, Ill.
R. C. Cottrell, Elwood, Ind.
C. R. Hill, Bowling Green, Ky.
T. J. Risinger, Utica, N. Y.
E. W. Strickler, Reading, Pa.
W. P. Steinhauser, Alma, Mich.
John B. Wiseman, Parkersburg, W. Va.
E. M. Huntsinger, Hartford, Conn.
C. E. Doner, Beverly, Mass.
C. C. Lister, Baltimore, Md.
W. C. Henning, Cedar Rapids, Ia.
S. B. Fahnestock, McPherson, Kans.
Rev. Pius Meins, Collegeville, Minn.
W. H. Matthews, Salem, Ore.
F. O. Gardner, Stockton, Cal.
A. R. Whitmore, St. Joseph, Mo.
John R. Sayers, Picton, Ont.
J. G. Steele, Bridgetown, N. J.
J. M. Gardner, Milwaukee, Wis.
W. N. Currier, Bellingham, Wash.
F. S. Wolfe, Lincoln, Neb.
L. B. Sullivan, New Orleans, La.
W. L. Morris, Tyler, Tex.
C. W. Ransom, Kansas City, Mo.
J. G. Wootton, Richmond, Va.
B. C. Watkins, Fargo, S. Dak.

What A Canadian Educator Thinks of the Affiliation Idea.

MR. ENOS SPENCER,
Louisville, Ky.

MY DEAR SIR:

Replying to your favor of January 2nd, I have much pleasure in giving you the information for which you inquire regarding our Canadian association of business colleges. To broaden commercial education and to raise its standard in Canada, there was formed in the City of Hamilton, some eight years ago by the leading men in the profession, an association known as THE BUSINESS EDUCATOR'S Association of Canada. The functions exercised by the organization are akin to those of a university. A standard is set by the Association and examinations are held under its authority in a score of affiliated colleges, each of which must provide standard commercial and shorthand courses and submit its students for final examination to a board elected annually by the General Association. No school is permitted to issue its own certificate and retain membership. The Association reserves to itself this right, and candidates are at stated periods sent up from all parts of Canada to write for the diploma of the Association. A Board of Examiners, composed of the Principals of representative business colleges, prepares examination papers and examines the candidates' work. Each candidate is known by a number. The examiners report to a registrar (who is an independent man, that is independent of any college) who thereupon compiles their marks and forwards results to the candidates.

One important result of the work of the Association has been to extend and strengthen the work being done in the schools, and another to lead observant parents to choose for their sons and daughters only those schools affiliated with the Association, and still another result in the confidence placed in the examinations and the diploma of the Association by the business community.

I am pleased to notice that your American Commercial Schools Institution is something along the same lines and seems to be upon a broader and better basis, one that will eventually give your American Commercial Schools belonging to your institution, a standing that they cannot possibly get in any other way I think it is a grand move and will certainly be a great benefit to the schools affiliating with the Institution. I would strongly recommend you and other private commercial school men in your country to affiliate with the Institution. I am sure you will never regret the step. In addition to it benefitting you individually you will give a boost to commercial education in your country greater than it has ever yet received.

With best wishes for your success, I am,

Sincerely yours,
R. E. GALLAGHER,
CANADA BUSINESS COLLEGE,
Hamilton, Canada.

1907 Officers of the National Commercial Teachers' Federation.

C. A. FAUST, Treasurer.

J. C. WALKER, Secretary.

A. F. HARVEY, 1st V. Pres.

L. A. ARNOLD, President.

MRS. JNO. R. GREGG, 2nd V. Pres.

From photo made and presented by T. J. Hoover, Carlinville, Ill.

Carl C. Marshall.

Brother Zaner has asked me to write something that is the truth about Carl Marshall. Be it known, Brother Zaner and I are of the houses of Montague and Capulet, and enemies (professionally) accordingly. We cheerfully trim each other's architecture with the broad-sword and admire the finish of each other's work (privately) between whacks. In this request I recognize a germ of good back somewhere in that mass of hair wherein he chooses to hide his head, and good germs should always be cultivated even in an hereditary enemy, so here goes.

Carl Marshall was born in Virginia and raised in Kansas. That explains volumes about him. The one gave him a beautiful human side, the other a war side, while between and permeating and perfecting both, is a third element of broad scholarship and dominating genius. Of each of these three elements I shall speak separately, from a knowledge that comes from close association and observation.

If Carl Marshall had been kept in Virginia, he would today be an unalloyed specimen of the rare old-time Southern gentleman. His blood has the warmth and his heart the generosity and faithfulness for friends that would make his vine-covered veranda in Virginia the rendezvous for all the best in all the countryside. That is, if he had not been killed at fifteen in a Confederate charge. As it happened, his removal to different surroundings changed all that, but of that future, more later.

It is of the heart side of Mr. Marshall one who knows (and you might live around him for years without really knowing, especially if your nature doesn't invite it) finds it pleasantest to write. Carl is just the sort of man who would walk ten miles in the night to help a friend.

By friend I mean one who values him for his own sake without thought of money or things mercenary, not the patent-smile, glad-to-see-you, what-can-I-get-out-of you kind whose veneer polish brings hosts of acquaintances but dreams not of a friendship that would find personal sacrifice a pleasure. If you ever receive an invitation to his board, know then it came not because of who you are, but because of what you are; and value it accordingly, even as he values and treasures the hospitality given him in the same spirit in his travels over the country. For be it never forgotten, to him, as to all true men, the hotel menu card is in a different land from the hearthstone: the one a necessary convienence, the other a place sacred from sordid things for all who gather there.

It is only natural and to be expected that Carl Marshall should at times be belligerent, but never more so than when acting for a friend or in what he believes to be right. How could he well be otherwise? In Kansas, his father's farm was near that of John Brown. His early boyhood was spent in the tense atmosphere of the Border Warfare. Many an evening he sat on the lap of the agitator; the aged fingers stroked the youthful hair and carried to the brain even as the words carried to the mind, the electric force of battle-stern, uncompromizing war for truth as it appeared. Carl was too young to get near enough to a battle to take part, and his participation in deeds of physical danger led him only into a single-handed reconnoitre of a foraging party who showed him what war might look like in song, with the bullet-whistles for music. His later

experience with a buffalo camp, and strenuous escape from Indians would make interesting reading, but he has promised to attend to the writing of that himself some day, so I won't spoil the story.

A college education left him a teacher, with a natural aptitude for science. After some years spent in Kansas he became connected with a college in California.

His first noteworthy work in our profession came with the editorship of "Learn by Doing," a paper published by the Ellis Publishing Company at Battle Creek. Seldom has Michigan harbored a more aggressive and successful fighter than he proved to be, to the sure knowledge of more than one antagonist and the profit of the company. The same spirit of energy expressed in a different way has made him a valued member of the Goodyear-Marshall Publishing Company whose books he has helped to write and to put into schools in trips from the Kennebec to San Jose.

Carl is a politician. I say this with more or less fear and trembling for the consequences to me when he reads this, for the word has rather a despised meaning for him. He is a politician in the sense, and the sense only, that he always takes a part in the government of any body to which he may belong; and by inborn love of battle, from a spirit of democracy, and by virtue of certain abilities, he is generally given the point of danger, when contending forces are engaged. Those who have followed closely the political history of the National Federation, will, I believe, generally be fair enough to agree that his record in that body bears out the statement. For two years he labored and fought valiantly for what might be called the rights of the people, the rights of the members to nominate their own officers direct from the floor without a nominating committee to give official prestige to one or morally shut out all others. It is a matter of impartial history that he was neatly squelched and brushed off the floor through a technicality, the first year. If any opponent thought the matter disposed of, he did not know Carl Marshall. Like the finest and best politicians and statemen in our country, he went to the people. He told them the story, he prepared his case with care, and when the next meeting came, the victory he achieved was almost unanimous. The result has generally been satisfactory to all, and it helped to create a belief often heard voiced by admiring friends, "You can't down Carl Marshall, you may whip him at first, but he'll win in the end."

Yes, he is a politician, so was Lincoln, so is Roosevelt. They also were, and are statesmen, and their political efforts were necessary in order for them to be successful statesmen. No one need be ashamed of being a politician provided he is the right kind of a politician in motive; method and measures.

Not the least of the charm of companionship with Mr. Marshall comes from his scholarly attainments and his exceptional genius in many directions. No other man I have ever known has so many bumps of special talent on his cranium. He is the Courtney in the broader field. He meets specialists of the most divergent callings and speaks as an authority that is recognized.

Most of the teachers know him as one worth listening to on bookkeeping subjects. Others recognize him as an authority on English. Chess players in Iowa know him as one of the best of them. Botanists know him as having discovered different flowers that have been named for him, and so on down the list from ancient philosophies, to base ball rules. There is only one thing in which I have

found him deficient. That is as art critic. Ever since he praised Brother Zaner's paintings and smiled indulgently at mine, I have refused to be guided by his judgment in art.

In California he not only edited a daily paper, but in connection with his college work, carried on extensive and valuable investigations in the fields of botany and deep sea animal and vegetable life. This taste for nature has been a boon to him mentally and spiritually as well as physically. It has brought him into association with bright, learned minds; it has inspired a love of all things in wild nature, a genuine love and not a desire only to analyze. In his travels month after month, it has been of untold pleasure and profit, for it has enabled him to enjoy the varied flora, fauna and geological features peculiar to different parts of our country. Best of all it has carried him out into the woods and the mountains and the plains for short excursions and has helped to keep him young in all but actual years.

The school proprietor is not likely to find Mr. Marshall sitting around the hotel idle in the evening. If he is not doing something in the way of English work, or at the public library the chances are he can be found in his room carefully pressing flowers gathered the evening before for his herbarium. Botanists tell me his flower collection is a thing of rare beauty and value, and while personally I can identify only the sunflower and dog fennel, the artistic mounting of his specimens with natural colors preserved makes me thoughtful when I think of his judgment on my art work.

I have spoken at length on his nature work, first because almost every one in the profession knows his attainments in our field, because it illustrates his breadth of specialties, and for other reasons. One of these is to show how he works so incessantly and does not wear out. His theory is that one can do a vast amount of hard work, and not wear out if he only changes the kind, that it is constant use of the same brain cells, so to speak, without exercise of others, that makes men break down. Certainly the theory seems to work well with him. Most persons of strong constitution would find his work wearing, only as traveling representative for his company. He does almost another good man's work in writing for publication. Add to this the evening and Sunday jaunts into the woods and there seems certainly a volume of nerve effort to deplete an unusual supply. But the diversity seems to be favorable.

It would be sadly incomplete not to mention Mr. Marshall's surpassing genius in the use of English. I feel especially qualified to speak on this for I ought to know. We had a "newspaper scrap" once, over his copious use of the hyphen. After some four months of it, although I was right, I got into the corner where all I could do to defend myself was to draw cartoons of him. Come to think of it, maybe that's the key to his notion of my art.

Mr. Marshall's vocabulary included more than one-half the words in Webster by actual trial, when he was twenty years younger, and he has been adding to it studiously ever since. Still he occasionally coins a new word at that. I didn't know this till after the "scrap" mentioned was started. But I have learned further, that in knowing a word he knows all about its history from the Phoenicians down, and can correctly use it forever after with no conscious effort. As a writer of English on general subjects he stands unequalled by any one who ever was connected with our profession. He is a genius, a genius of skill approaching and in many ways similar to Mark Twain, so it is no disgrace to the rest of us to be ranked lower and it is something to our credit we acknowledge it.

Mr. Marshall has been successfully solving the problems of life and has become a philosopher Not a self-anointed arm-chair philosopher or prophet of visions, but a hard-working, sunny-faced, true-hearted man who believes in the world, the trees, the flowers, the birds and the people he meets, enough to keep his smile sincere and his white hair a slander on his heart beats.

This is the Carl Marshall I have come to know, and I have been close to the trail of his feet and the throb of his pulse.

F. A. Keefover.

Spelling.

The November Number of the "Business Educator" has just come to hand and it is with great interest that I have read the article on the "Pedagogical side of the Spelling Reform.

Although very conservative and wary in the matter of sudden changes (unlike our friend Mark Twain who rejoices in revolutions) I cannot help, as the result of many years experience in trying to teach this very necessary branch to youthful minds, agreeing in the main with the writer of the article and sympathizing with the efforts that are being made to simplify some of the absurd words that the English Language contains.

Nevertheless, there is one part that seems out of place and only shows that there is something more to be thought of, something wrong with the method of teaching the subject as with the subject itself.

The phrase which jars is this :—

"Each child might be saved two years of mind-dwarfing study".

Now, I am not going to attempt anything so impossible as a defence of our methods of spelling either on the grounds of sentiment or anything else. It is bad, rotten, chaotic but all the same I do not see why it should be called this. There are other things which are just as intricate and difficult and of less use which are used to train the mind and there is no reason why Spelling, taught in a reasonable and thoughtful fashion should not be utilized in a similar manner and worked to an equally good end.

But what a fashion most of our schools and colleges have of teaching this subject. If they tried their hardest to make it as dull, uninteresting and useless as possible they could not succeed better.

I have studied the methods of doing this in several countries and the basis of all the systems is much the same. The student is given a whole string of words totally unconnected with one another, sometimes in the form of sentences and more often not even this, and is told to learn them. Sometimes their meanings are attached in which case the meanings are more often than not more difficult than the words that are set to be learnt.

Here is a part of lesson which I have taken from a book lying before me published by an American company.

Accent	Derivative
Affix	Diacritical
Alphabet	Orthoepy
Consonant	

The meanings are in this book attached and in many cases the words used in the explanation are longer than the ones that they are meant to explain.

Lesson ONE contains twenty of these words with their meanings. Truly this may be safely called a mind-dwarfing study when the student has to plough through the English Language in this fashion—a study, productive only of brain fag and disgust to teacher and student alike.

Well, the student endeavors to fix these in his mind and then, following what I may call the general rule, when the next lesson comes round the words are read out to him again and he either writes them out or spells them verbally as best he can after a sort of method that is employed to teach the proverbial parrot.

Ask your student in three days time to give you the words that he has learnt on this particular day and I would not mind betting that in nine cases out of ten you would not get three words out of the twenty. Of course I do not mean give him the words and then let him write them down. Ask him to write them down straight away without looking and see how much he can do.

Now, let us look at this from a slightly broader standpoint. Education generally is not to turn out machines but to turn out reasoning, thinking, sensible human beings Very well then. To educate a student you must give him something to think about, something that will interest him, something that will exercise his memory, something that will fix his attention.

In every other branch of study this is recognized, and the first thing that we endeavor to do is to establish a *sequence of thought*. Then why on earth should we not try to do the same thing with Spelling. Impossible, I have been told. One gentleman to whom I mentioned this idea still has the impression that I am a mild form of lunatic. Another one argued that the task would be too great for anyone to attempt—until I gave him a small example.

So that any who read this article may not have the same opinion let me give a short lesson here.

One of the first words that a youngster is taught is c-a-t, so we will start with that. Ask the youngster for any other word and he will most likely answer "dog". Why? Because they are in some way connected with one another in his mind. And here is the very point which teachers of Spelling miss; they do not make any attempt to establish that connection. Let us continue. We have on the board "cat", "dog". Ask the student what these two do when they get together. What does the dog do? The answer will most likely be "Bite". Here we have our next word. What with? "Teeth" Here is our next, and so we go on.

Here we have at all events the basis of a system of teaching Spelling that would make it more interesting, require thought, and at the same time be a regular memory training. And it is a system that may be elaborated according to the mental capacity of the students with whom we have to deal.

I have recently experimented in this way putting up about ten to twenty words at a time and when the class next met the students were required without any further preparation to write down the words we had last time or the time before. And they did it and correctly too. And what is more they took a keen interest in the lesson. As several have said since they never knew what was coming next and there was always something that they could get hold of.

The exact value of the idea cannot be correctly estimated until it has been well tried but at a test on words of not less than three syllables the average of mistakes for a specially weak class of thirty for 500 words was between 1 per cent and 2 per cent.

Spelling need not be a "Mind-dwarfing study" if those who teach will only handle it in an interesting way and by a little extra trouble make it less of drudgery and more use.

That this can be done I am fully convinced by personal experience and the sooner our teachers realize this the better for all concerned. Then it will soon be seen that our erratic methods of Spelling may be, like all other things, be put to a good use. Remember that a pin is a as useful as an elephant—in its proper place—but our language may well be likened to the elephant for it is crushing if used in the wroug way. And that is just what is happening so continuously now.

A. Seymour-Hosley, Durban Business College, Durban, Natal, S. Africa.

Examinations in Affiliated Schools.

The following examination is one of those which have been presented to students on final examination in schools affiliated with the American Commercial Schools Institution, Washington, D. C.

Final examinations in any subject can be taken at the end of any month. No two examinations are alike. There has been a general request from school men to see some of the examinations provided by the Institution. These examinations were prepared by a committee composed of members of the Advisory Council. The Advisory Council is made up of one representative from each affiliated school.

The standard for graduation will be raised as circumstances will permit. Copies of past examinations in any commercial branch may be secured by commercial teachers desiring them from the Dean, Washington, D. C.

Business English.

1. Tell the difference in meaning in each case between the expressions connected by "and":—

1. "Do you wear Burt and Reed's shoes?" and "Do you wear Burt's and Reed's shoes?"
2. "This news of papa agitated me very much" and "This news of papa's agitated me very much."

2-3. Insert in each blank the noun that expresses the exact meaning. Explain your choice:—

ACCEPTATION, ACCEPTANCE.

1. The assertion finds——in every rank of society.
2. In its common, —— "philosophy" means "the search for wisdom."

ACTION, ACT.

1. I cannot do so cruel an ——.
2. Another mode of —— was proposed by Henry Clay.

PROPOSITION, PROPOSAL.

1. The —— that each of us relinquish something was accepted.
2. I dissent from that ——.

RELATION, RELATIVE, RELATIONSHIP.

1. Our friends and ——s stand weeping by.
2. ——s between the two countries are becoming strained.
3. We are bound together by ties of ——.
4. What the —— between them is, I do not know.
5. Their domestic —— s are their own business, not the world's.

4. Which is correct:—

1. This book is yours, or, This book is your's.
2. Other people have seen them, I believe, as well as me, or, Others have seen them, I believe, as well as I.
3. If there's any man to blame, it's not him, or, If any man is to blame, it's not he.
4. It was supposed to be he, or, It was supposed to be him.

5. Insert in each blank the proper pronoun; giving reason for your choice:—

EITHER, ANY ONE; NEITHER, NO ONE.

1. ——of the three moved or spoke.
2. Dryden, Pope and Wardsworth have not scrupled to lay a profane hand upon Chaucer, a mightier genius than —— of them.
3. Has —— of you gentleman a fountain pen?
4. I have several histories of France, ——of which will give you the information.
5. Give it to both students or to —— of them.

6. Correct the following sentences:—

1. The prisoner was sentenced to be hung immediately.
2. Silver has flown into the Treasury this year.
3. Your coat sets well.
4. Can I give you a slice of beef?
5. We will have to go.
6. Where will I find that book?
7. You said you would be twenty-one today.
8. I wish supper was ready.
9. I do not propose to allow it.
10. I should like to have you meet my brother.

7. Which is correct:—

1. I want a decided answer, or, I want a decisive answer.
2. He was a decided man, or, He was a decisive man.
3. He choose a simple white dress, partially made, or, He choose a simple white dress, partly made.
4. Both men had lost an arm, or, each man had lost an arm.
5. What Boston needs is not fewer subways but more, or, What Boston needs is not less subways but more.
6. I am going in town this afternoon, or, I am going to town this afternoon.
7. We shall be going into dinner directly, or, We shall be going in to dinner directly.
8. There was no use in pressing the matter, or, There was no use of pressing the matter.

8. Which expression is preferable, that in the parenthesis, or that which precedes?

1. We just passed a building which had (has) a tablet in the wall; can you tell me what the inscription on it (was)?
2. He impressed on us the truth that honesty is (was) the best policy.
3. He said that he felt all the time that honesty is (was) his best policy, he really didn't (doesn't) know how to be honest.
4. Where did you say Pike's Peak is (was)?
5. I intended to do (to have done) it yesterday.
6. It was harder then I expected it would be (have been).
7. I wrote to him so that he may (might) be ready for us.

9. Make out of these sentences in each paragraph a single sentence that shall be a unit:—

1. Tho I have the greatest respect for Mrs. Tinsel, she seems to me an affected woman. Perhaps my impression is due to some feminine gossip which I overheard a few days ago.
2. It was only one of my childish impulses to do the romantic. I left my brothers in the library and crept upstairs to the garret, took the ladder that I found there and climbed on to the roof. I stood the ladder against the eaves in order to climb up.
3. From the earliest recollection it has been my habit to visit Cresent Beach several times every summer. This place has changed during the past ten years more than any other place I know.

10. Rewrite each sentence in the order most conducive to clearness:—

1. In some of these works, a protest is raised against this discussion in the name of peace.
2. Wanted, a youth, to look after a horse, that can drive.
3. In the military schools, the czar himself kisses the cadets, in full uniform.
4. His body is buried with that of his shipmates who went down on the gallant Maine, in the cemetery off Habana.
5. Throughout Europe, at this time, cavalry trusted altogether too much to their clumsy firearms, save when handled by some great natural leader of horse.
6. He neither appeared pleased nor surprised at anything he saw.
7. I took the opportunity, in an undertone, to suggest that the notion be adopted.

Editorial—Continued from page 17.

The "hopes for a higher standard among commercial teachers" lie in more thorough preparation to meet the intricacies and exactions of a more complex and complete civilization than the world has thus far seen. My experience, based upon a pretty wide observation of our profession, covering a period of nearly a quarter of a century, leads me to believe that the average young commercial teacher gets all he is worth, and as much or more than he could earn in other callings.

It is my opinion that if this young man would improve his health, and consequently his spirits (or vice versa, if you're a Scientist), and perfect his English, his pessimism would soon turn into optimism, his blues into smiles, and his thousand dollar job into a fifteen hundred proposition.

Andrew Carnegie has recently well said: "We are yet as a nation in the heyday of youth. In time we shall tone down and live simpler lives and create different stantards. Wealth will be dethroned as higher tastes prevail, its pursuit become less absorbing and less esteemed, and above all, the mere man of wealth himself will come to realize that in the estimatiou of those of wisest judgment he has no place with the educated, professional man. He occupies a distinctly lower plane intellectually, and in the coming day Brain is to stand above Dollars. Conduct above both. The making of money as an aim will then be rated as an ignoble ambition. No man has ever secured recognition, much less fame, from mere wealth. It confers no distinction among the good or the great."

From Mr. C. E. Birch, penman and commercial teacher in the Haskell Institute, Lawrence, Kans., we hereby acknowledge the receipt of quite a large package of specimens of business writing done by his pupils. Neater, plainer work we have not received from any source. Ye new-time Indian can handle the pen quite as dexterously as ye olde-time Indian could the bow and arrow. The work is uniform, and it is quite difficult to pick out a few who do better work than the rest. Uncle Sam in general and Mr. Birch in particular are surely looking after the best interests of the citizen-Indian of today.

THE GREGG SECTION AT THE NATIONAL COMMERCIAL TEACHERS' FEDERATION, CLEVELAND, OHIO, DECEMBER, 1906.

SCHOOL AND PROFESSIONAL

Messrs. L. W. Newcomb and H. A. Franz, proprietors of the Fayetteville, Ark., Commercial College, report that they already have an enrollment of one hundred pupils, the school having been established but six months. This is certainly a good record which speaks well for these two enterprising and capable gentlemen. We acknowledge the receipt of some good sized clubs from their institution.

A recent letter from Mr. E. W. Stein, of Duff's College, Pittsburg, Pa., informs us that in January their enrollment since the previous June passed the five hundred mark. This indicates that "The New Duff," is moving along with a good deal of energy. New blood in old veins means that youth and experience have joined hands, and that a new record in the field of achievement follows.

Mr. W. R. Pitkin, of the Albion, Mich., College is stirring up interest in penmanship, proof of which we have in a good sized list of subscriptions before us. Mr. Pitkin is a wide-awake, progressive commercial teacher, whom the good people of Albion will in due course of time learn to appreciate.

A very neat and well constructed brass and steel double edged rule is hereby acknowledged from Sadler's, Bryant & Stratton Business College, Baltimore, Md.

The second annual reunion of the Berkshire Business College, Pittsfield, Mass., was held on Friday evening, January 18 in Central Hall of that city, and was attended by pupils and friends of the institution. Under Mr. D. A. Casey this institution has achieved success. Mr. Harlan H. Ballard gave an excellent address, entitled "Success." Other good features followed.

The Butler, Pa., Business College, A. F. Regal, principal, is beautifully housed in new rooms, and from the illustrations in a recent circular we would infer that the rooms were well filled, and the institution in a deservedly prosperous condition. The proprietor deserves success, if any one does, and we are thus pleased to see such evidence of material returns for his labors.

F. H. Bliss, of the Bliss Pub. Co., who is now traveling in the South, writes that a large number of schools in that section are fitting their Commercial Departments with offices, etc., preparatory to introducing the Bliss System of Actual Business from the Start.

Heald's Associated Colleges, San Francisco, Calif., are establishing schools in the leading Pacific Coast cities. They now have schools in San Francisco, Oakland, Fresno, Stockton and Santa Cruz. The attendance in the San Francisco school was larger this past January than in the corresponding month a year ago. The fire and earthquake seem to have served but as a torch to start the blaze of a more expensive educational institution than that which existed before the great calamity.

H. L. Bridges, who for the past six years had been connected with the Southern Shorthand and Business University, Atlanta, Ga., recently severed his connection with that institution and opened the Dixie Business College in the same city. Mr. Bridges reports splendid success thus far, sixty-five students having enrolled the first month.

Mr. Adolph Mohler, principal of the Kewanee, Ill., Business College, enclosed with his subscription a package of well written cards, disclosing the fact that he swings the pen with more than average skill. Few school proprietors write as well as he.

A very clear photo of a creditable piece of engrossing is hereby acknowledged from Mr. L. F. Noble, penman in the Salem, Mass., Commercial School. Mr. Noble is also turning out some unusually fine business writers this year. He is a firm believer and advocate of Arm Movement writing, and as a consequence he is "delivering the goods." We hope to present a specimen or two of his students' work in an early number of THE BUSINESS EDUCATOR.

Gregg Shorthand has been adopted in the Davenport, Iowa, and Billings, Montana, High Schools. Considering the season of the year, this is an encouraging report and one which should gladden the hearts of the people behind the Gregg publications.

NEWS NOTES AND NOTICES

Mr. Jacob Z. Herr, penman in the commercial department of Elizabethtown, Pa., College, is producing splendid results in business writing at the hands of his pupils as shown by the number of Certificates finding their way from time to time into the hands of his pupils.

Mr. E. W. Frear of Iowa is now in charge of the penmanship work in the University School and Business Institute, Clarksville, Tenn. Mr. Frear is not only a fine penman, but he understands teaching the art as well. We therefore predict increased interest in the art of writing in that institution.

Mr. C. E. Livingston of Peoria, Ill., a former pupil of the Zanerian, recently accepted a position in Honolulu, T. H., at a good big salary. Mr. Livingston is thoroughly qualified as a specialist in penmanship and drawing. The people of Honolulu are to be congratulated for having secured his services.

Mr. George T. Brice, recently with the Spencerian Commercial School, Cleveland, Ohio, now has charge of the penmanship and arithmetic in the commercial department of the Wm. McKinley High School, St. Louis, Mo., C. M. Simcoke, principal. Mr. Brice impresses us as being a man especially qualified for the position, and we therefore congratulate the good people of St. Louis for having secured his services.

Mr. H. F. McKay, now has charge of the penmanship and bookkeeping in the New State Business College, Shawnee, Okla. Mr. McKay writes a splendid hand, and is well informed along business college lines as concerns teaching and doing business.

Mr. E. J. Conner, formerly principal of the Boyertown, Pa., High School is now a member of the faculty of Pierce College, Philadelphia, Pa.

From the "Cleveland Leader" we learn that Mr. E. E. Admire of the Metropolitan and Ohio Business Colleges was elected second vice-president of the West Side Cleveland Chamber of Industry. Good for Admire and the West Side.

CLUB CHAT

We hereby acknowledge another splendid list of subscriptions from Mr. J. C. McTavish, principal of the Grand Trunk Business College, Edmonton, Alta. Certain it is that business education is being given a good, big push in the great Northwest by Mr. McTavish.

From Mr. R. O. Cook, manager of the business practice department of the Rochester Business Institute, we have received a splendid list of subscriptions, denoting the same interest in penmanship which has characterized that institution ever since it became an important factor in the business educational world.

Here's another list of subscriptions numbering forty from the San Francisco, Calif., Business College, C. S. Rogers, penman, and A. S. Weaver, principal. We are pleased to say that the lessons these gentlemen are now presenting in our columns seem to be giving splendid satisfaction, and securing excellent results.

A list of 51 subscriptions is hereby acknowledged from Mr. M. A. Albin, penman in the big Behnke-Walker Business College, Portland, Ore. He reports that their enrollment has exceeded the 600 mark. This makes an even hundred subscriptions to date, which would indicate that the penmanship of this school is being looked after in an enthusiastic and careful manner.

We hereby acknowledge another list of twenty-six subscriptions from Mr. W. C. Wollaston, of the Port Huron, Mich., Business University. Practically all of Mr. Wollaston's pupils are subscribers to THE BUSINESS EDUCATOR, and a large number are getting in line for certificates.

Mr. Wm. Bauer, penman in Call's College, Pittsburg, Pa., is again on deck with a good sized list of subscriptions from that institution, indicating that enthusiasm is still an imporsant factor in the penmanship classes.

THE BUSINESS EDUCATOR has no more faithful and enthusiastic supporter than Mr. C. A. Cowee, penman in the Wausau, Wis., Business College, if we may judge from the number of subscriptions sent from time to time, and the contents of his letters.

Mr. J. F. Sauntry, penman and commercial teacher in the Nebraska Normal College, Wayne, Nebr., not long since increased our circulation by adding to it thirty-two names, indicating that he is an up-to-date teacher of writing as well as of the other commercial branches.

Mr. G. S. Stephens, penman in the Southern Business College, Live Oak, Ga., added to our coffers as well as to the enthusiasm of his students by sending us a good sized list of subscriptions, thereby demonstrating his interest in the cause of good writing.

Mr. K. C. Atticks, the faithful, efficient and practical penman in the Baltimore, Md., Business College has again encouraged our best efforts in the journalistic line by favoring us with a list of subscriptions, which we hereby thankfully acknowledge.

Another fine list of subscriptions is hereby thankfully acknowledged from Mr. C. A. Campbell, penman in the Elliott Business College, Toronto, Ont.

Almost every month we receive additions to our already large list of subscriptions from the Elliott Commercial School, Wheeling, W. Va., A. L. Peer, penman. Not infrequently do we hear of the good work this school is doing in Wheeling.

An appreciated list of subscriptions is hereby acknowledged from Mr. O. A. Whitmer, of Toland's Business School, Winona, Minn. We have known Mr. Whitmer for many years, and entertain a very wholesome and high opinion of him as a man, as well as of his ability as a commercial teacher.

Here is a handsome list of ninety-one names from Mr. E. H. Fearon, principal of the Commercial department of the big Blair Business College, Spokane, Wash. Mr. Fearon writes an unusually strong and individual hand, but he's equally thorough in all other commercial subjects. He reports that the enrollment of that institution will in all probability come close to the one thousand mark during the year.

P. W. Errebo, proprietor of the Pittsburg, Kans., Business College is at hand early in the year with a list of 26 subscriptions. This speaks well for the interest and enthusiasm in penmanship on the part of the proprietor and pupils of that institution. A list of subscriptions the size of this would indicate a good school for a city the size of Pittsburg, and we are therefore glad to know that prosperity is with the Pittsburg Business College.

A list of subscriptions containing over half a hundred names is hereby acknowledged from Geo. P. Lord, of the Salem, Mass., Commercial School. Penmanship is being given as careful attention in this institution as any of which we have knowledge. President Lord seems determined to have the best in everything, which, of course, is the modern key to the highest success.

From Mr. J. R Cunningham of the Sprott-Shaw Business Institute, Vancouver, B. C., we recently received a list of seventy-two subscriptions. This is very tangible evidence that business education is progressing very satisfactorily in that part of America, and that penmanship is receiving the attention it deserves. Mr. Cunningham writes a strong business hand, and is himself a strong commercial teacher.

B. A. O'Mealy, penman in the Mankato, Minn., Commercial College, recently favored us with a splendid list of subscriptions, and enclosed at the same time specimens of his penmanship, which show a good command of the pen. We are in hopes of presenting some of his work to our readers before long.

Mr. S. B. Hill, the efficient penman in the Cortland, N. Y., Business Institute, recently favored us with an appreciated list of subscriptions. Mr. Hill possesses a good deal of ability in the line of engrossing and designing.

An appreciated list of subscriptions is hereby acknowledged from Mr. A. B. ZuTavern of the Metropolitan Business College, Elgin, Ill.

CATALOGS CIRCULARS

The Rogers & Allen School of Business and Shorthand, Fall River, Mass., was given a very excellent write-up in the Fall River Evening Herald, Monday, January 21st.

A. H. Burke, Kirksville, Mo., is sending out an attractive circular, and well written cards to advertise his cards and mail courses.

"Brown's Journal" is the title of a unique little monthly journal devoted to educational and current topics published by the college press, Helena, Mont. We take it for granted that F. Marion Brown of the Capital City Business College is the editor.

SPANISH SHORTHAND

Isaac Pitman & Sons, New York, announce for publication on March 25th, an entirely new adaptation of Isaac Pitman's shorthand to the Spanish language. In this text the principles of phonography have been closely adhered to, modifications being made only where the differences in the language to be represented rendered it absolutely necessary. The new work is written entirely in Spanish, and is complete in itself so that the student who is acquainted with the Spanish language may readily learn Spanish shorthand without reference to any other textbook. The scheme of lessons in this work follows the plan developed in "Isaac Pitman's Short Course in Shorthand." Attention has been devoted to the important matter of Spanish Correspondence.

Strayer's Business Colleges, Philadelphia, Baltimore and Washington are sending out a high-grade calendar to advertise their high-grade courses of instruction.

"Success" is the title of a very unique and elaborately illustrated circular issued by and in the interests of the Garden City Commercial College, Missoula, Mont., E. C. Reitz being the "man behind the gun." The institution is housed in a building of its own in the residential section of the city and a residence type of architecture. Mr. Reitz deserves much credit for having built up such a splendid institution against great odds in that great country.

J. C. Olson, President, Parsons, Kans., Business College, is finding vent for some of his surplus energy in the publication of a "Weekly Bulletin" descriptive and illustrative of the splendid institution he has built up in that city and country.

The Bowling Green, Ky., Business University recently published quite an expensive and elaborate eight-page catalog covered in gray with the title printed in green and red. This school, under the able management of Mr. W. S. Ashby, has grown in numbers and influence until today it is one of the big schools of the middle South. The catalog before us has a clear-cut, sincere ring to it, which is certainly gratifying in these days of over statement in advertising the work and worth of an institution. The illustrations are varied and attractive, and the penmanship displayed of a high order.

An interesting little circular has been received from the Practical Text Book Company, Cleveland, Ohio, advertising their spelling books. A well pointed cartoon graces the first page wherein Congress is making the President spell T-H-R-O-U-G-H in the old fashioned way.

"The Curse of a Noble Vocation," by J. M Wade, is the title of one of the most virile circular utterances we have had the pleasure of reading for many a day. It scores the teaching profession in general for paying such little wages to its teachers, and very justly it scores Pennsylvania in particular. And incidentially it points the way how to remedy these salaries by abandoning the so-called profession of teaching and entering business of preparing as a commercial teacher. It may be we shall conclude to present some of these arguments in THE BUSINESS EDUCATOR in the near future. It's a strong document, and only too true. Published by and in the interests of the Pennsylvania Business & Shorthand College and Correspondence Schools, Lancaster, Pa.

Recent advertising literature has been received from the following: Omaha Commercial College, Omaha, Nebr.; Mr. J. N. Wright, Galesburg, Ill.; Lyons Business College, Sullivan, Ind.; The Practical Text Book Company, Cleveland, Ohio; Utica, N. Y., School of Commerce.

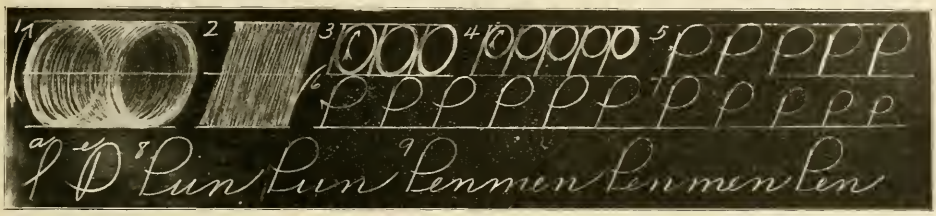
Howard and Brown, artistic engrossers and designers, are again sending forth their prospectus concerning diplomas. The circular, like the goods they put out, is high-grade, up-to-date and artistic.

"Commercial Education" is the title of a splendidly edited and printed eight page circular published by and in the interests of the Rochester, N. Y., Business Institute.

An attractive "School Calendar" is hereby acknowledged from the American Book Co., Cincinnati, Ohio.

Blackboard Lessons in Business Writing

By America's Leading Teachers of Penmanship



No. 3. By L. L. Branthover, Penman, Metropolitan Business College, Chicago.

In this lesson you have an exact reproduction of one of my every day recitations, with the exception of the amount of work, space not allowing me to give more of each exercise. I consider this an average lesson to give a class of students, such as come to us from the public schools. We have nine exercises, and the average writing period being forty-five minutes, allowing us five minutes for each.

On going before the class, (Placing exercise No 1 on the board.) We are going to work on the reverse oval, making it opposite to the direct oval. You are all familiar with the direct oval, and have done very well on the direct oval letters, O. A. C. E. D. Now it is necessary to train the arm to move in the opposite direction. We are now ready to begin work, and I want you to make this exercise two spaces, keeping the same slant as the direct oval. Counting 1, 2, 3, 4, one, one, one, round, round, round, make 'em lighter, make 'em lighter, keep agoing, keep agoing, etc., at the same time tapping on the desk. (Placing exercise No. 2 on the board,) change to the straight line exercise, or the pushing and pulling movement. I want you to see that the arm moves in and out of the sleeve, and that the hand is resting on the side of the knuckle of the small finger, keeping the wrist nearly flat. Do not swing the arm at the elbow, that would give you a hinge movement, or the movement from left to right. All ready, (Counting,) 1, 2, 3, 4, down, down, down, etc., and continuing the tapping.

(Placing exercise No. 3, on the board.) We will make this exercise one space in height, changing the movement from the in and out movement to the reverse oval, just as you will have to do in writing. (Counting) 1, 2, 3, 4, 5, 6,-1, 2, 3, 4, 5, 6.

(Placing exercise No. 4, on the board.) Make this exercise in the same order, and with the same movement as exercise No. 3, the oval being one-half space. (Same count as No. 3.)

(Placing exercise No. 5, on the board.) In making this exercise you have the pushing and pulling exercise and the reverse oval. Retrace the down stroke six times and finish. Be sure to go around to the right, and do not go up. You will see the oval has more slant than the straight line. In finishing, swing around and lift the pen when you come toward the straight line. Make this exercise with the count. (Counting) 1, 2, 3, 4, 5, 6, 7 — 1, 2, 3, 4, 5, 6, finish.

(Placing the *P* on the board.) We have come gradually step by step from the large movement exercise to the capital *P*. You can readily see how these various exercises apply to the letter. In starting the *P* draw the arm into the sleeve and retrace and swing around the same as exercise No. 5. The finishing stroke points to the right and up. Avoid such letters as *a* and *e*. The first lacks movement, the second shows carelessness. Watch your movement, and compare your letters with the copy. (Counting) 1, 2,-1, 2,-1, 2, down round, down round, etc.

(Placing exercise No. 7, on the board.) This is what we call the toning or boiling down exercise, going from a large character gradually to a small one; you have to do this in writing, go from a capital to a small letter.

(Exercise No. 8, placed on the board.) In the word *Pun* you will notice that the beginning stroke of the *u* is on the same curve as the finishing curve of the *P*.

Do your best at all times and win a good handwriting. It is not the amount of practicing you do, it is the effort put forth on what you do, that counts.

We will now try a longer word for a few minutes (Placing "Penmen" on the board.) Don't be discouraged if your writing does not look as good as you would like to have it. You are improving whenever you are able to criticise and able to find the defects in your own work. Think and act and you cannot help but succeed.

JUST OUT **F. W. Tamblyn's Home Instructor in Penmanship,** (Revised edition.) 116 pages, 2,500 sq. inches of Engraving. Consisting of five parts: Lectures, Discussions and Suggestions; Business Writing; Artistic Writing; Lettering and Engrossing; and Flourishing. Cloth bound, stamped in white. Price, $1.00. Same book, cheaper binding, 75c. Stamps or Money Orders.

The Tamblyn System of Business Writing

Just hot from the press, 64 pages. One of the finest books on the subject ever published. Very substantially bound, 25 cents. Special price to teachers, 20c.; stamps. Address,

Kansas City, Mo., F. W. TAMBLYN

N. B.—Those who order either of these books, and afterward decide to enroll with me for a mail course may apply the amount paid for the book on the tuition. To my old students and others who have my Old Home Instructor, the cloth bound edition above will be sent for 75 cents, the cheaper binding for 50 cents.

Commercial Teachers Trained in the

ROCHESTER BUSINESS INSTITUTE are in constant demand at very attractive salaries. WHY?

The officers and faculty of this famous school are the authors of the well-known and widely used Williams & Rogers Commercial Text Books, and schools in all parts of the United States are urging us to send them commercial teachers familiar with our methods.

Prospective Commercial Teachers entering our training class soon may be ready for good positions by September 1st.

—— Send postal card today for new prospectus, giving particulars, just out ——

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Lessons in Ornamental Penmanship

T. COURTNEY

STRAYER'S BUSINESS COLLEGE,
WASHINGTON, D. C.

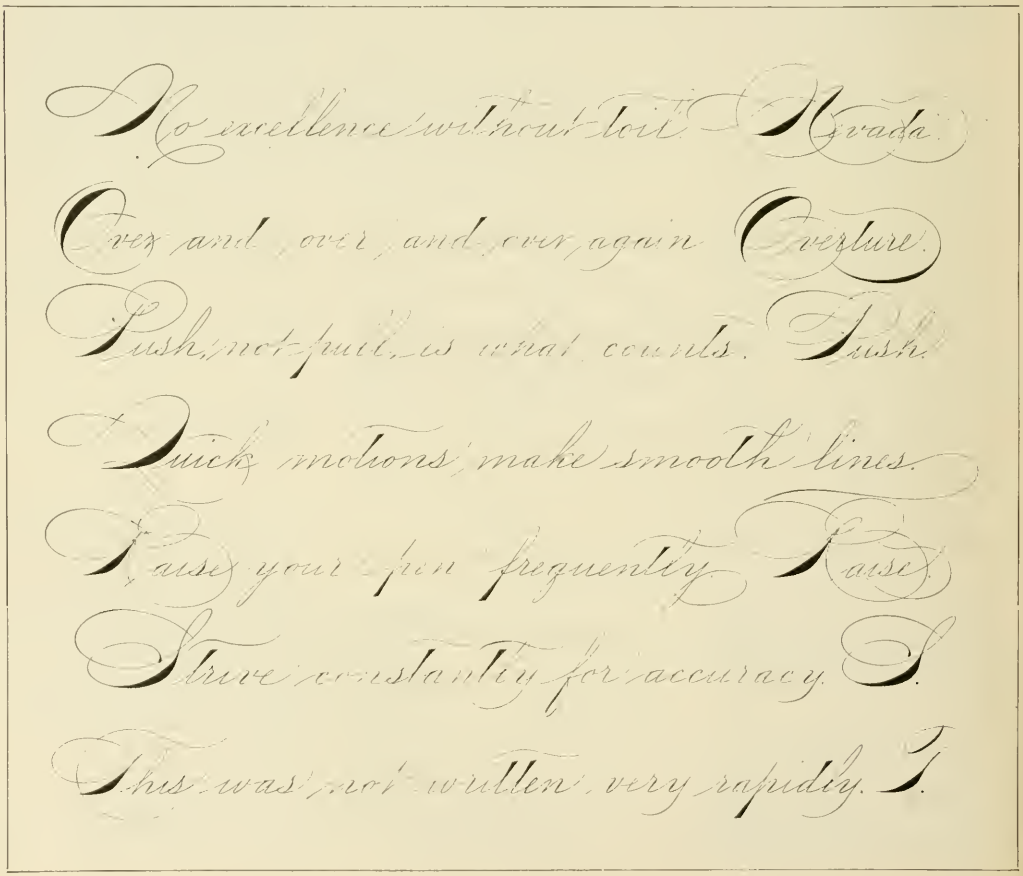
Specimens for Criticism should be sent to Mr. Courtney by the first of each month.

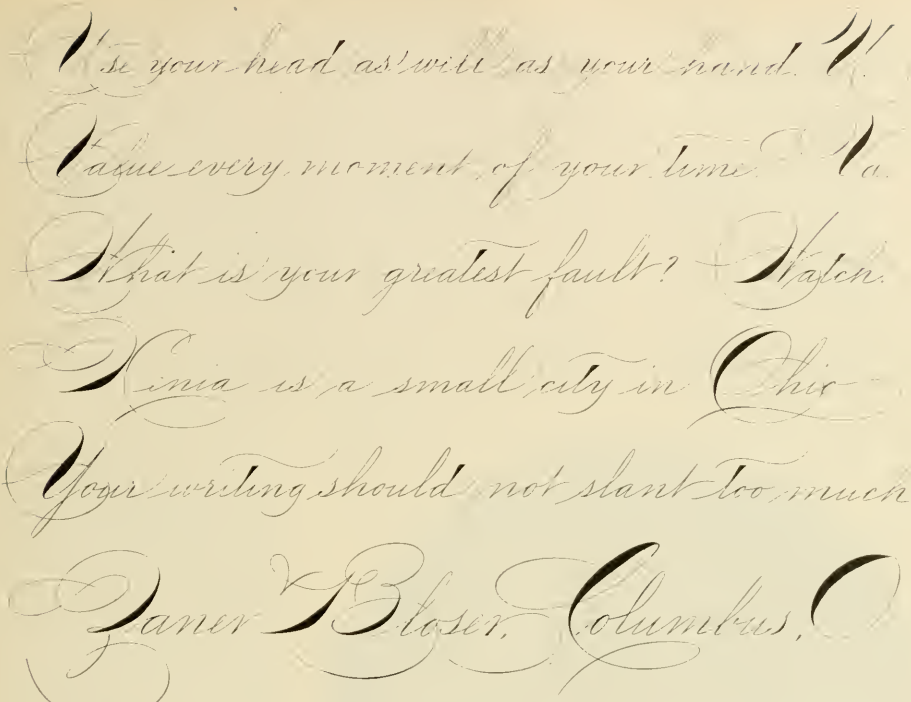
Lesson 7.

"Who would become a writer fine,
Must use a deal of pains;
Must criticise his every stroke,
And mix his ink with brains."

The trouble with most students is that they do not "mix their ink with brains." That is, they do not realize the importance of analysis, comparison and criticism. They do not exercise sufficiently their powers of perception. The relative values of light and shade; the minute differences of direction of line; the comparative proportions of parts in relation to a whole; a true appreciation of symmetry and grace; all these go to make up beauty in penmanship. Ornamental penmanship in its most advanced forms approaches the fine arts. In fact many persons capable of judging pronounce it a fine art.

In the last line you will find the small letters very large. Writing of this size may be used for display work only. It might more properly be termed drawing, as it is drawn with a slow motion. The original work for such display lines is usually twice or three times the size of the engraved copy. Occasional practice on work of this nature will aid you in securing a true conception of form, ahd thus will help you in the smaller and more practical styles of writing.





Criticisms.

C. H. C., Jr. The shades on your capitals are more nearly the right weight this month. Your small letters are not as good however as last month. This, I think, is due to the fact that you were not using a suitable quality of paper this time.

E. L. C. I have received two lots of work from you this month. Both are very good indeed, but I think your small letters are far ahead of your capitals. It would be advisable for you to spend most of your time on capitals. One thing that would improve them would be to get a little more slant. In some letters the shade looks a trifle rough. Have you a good oblique holder?

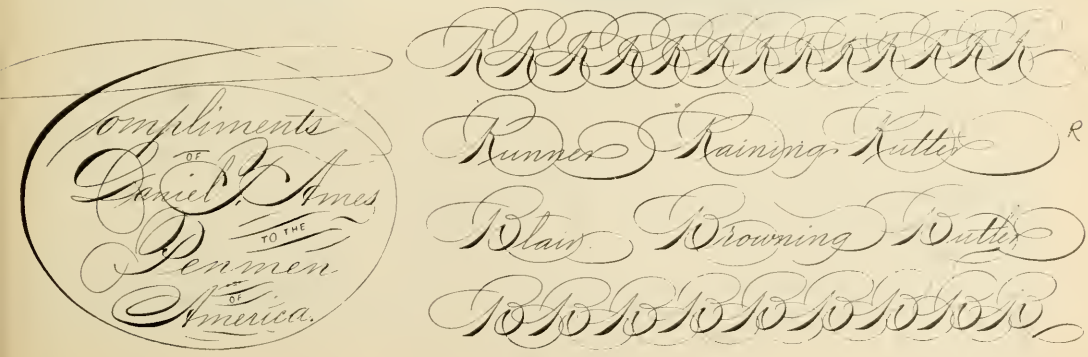
L. P. Your work on small letters is good, but I think that there would be an improvement it you would use a more forcible movement. Secure some better ink also. You are on the right road and can easily become a fine penman if you only stick to your practice. Get some better ink and send me a nice lot of work each month.

F. A. W. Your work on capitals is among the very best that I have received during the month. You have it in you to become a very fine penman and I trust that you will be able to follow my lessons until the end of the course. I think you should shade a trifle more heavily, and make your capitals a trifle smaller. Send me a big bunch of work this month.

S. E. C. Am pleased to receive your work. Yes, you can get the professional certificate if you will only keep up your practice and be thoroughly interested in the work. Your work on smaller letters is quite good. Be sure to notice the spacing, and get all letters the same distance apart. Give special attention to small *r* and small *b*.

F. E. S. I was glad to receive your first work on my lessons. Before you can make much headway on the lessons you will need some better ink and a good oblique holder; one that is properly adjusted so that your shades will be smoother. I think you should practice for some time on the principles entering into the capitals. These you will find in the September issue of the Business Educator. Let me hear from you regularly.

V. M. R. Another lot of fine work this month. Your small letter work this month, and shows careful and systematic practice. Put lots of time on your capitals, and be a merciless critic of your own work. You are on the highway toward the top, and it is only a matter of a short time before you will be one of the finest penmen.



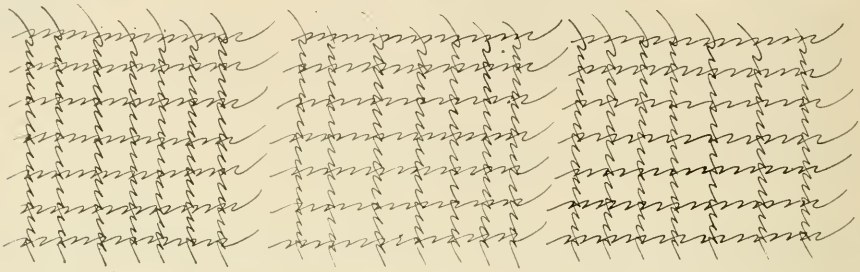
Supplementary Practice in Professional Penmanship by C. W. Ransom, Kansas City, Mo.

"What Others Have Done You Can Do Also."

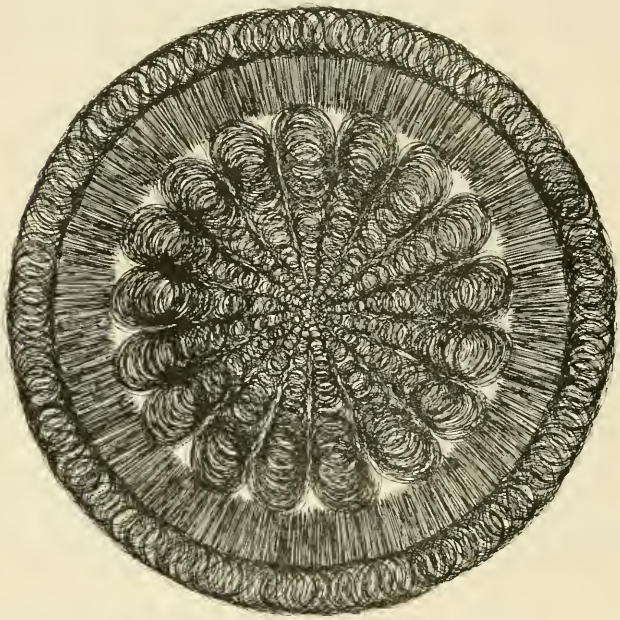
STUDENTS' WORK AND PAGE

Dedicated to the best engravable specimens of exercises and business writing received from schools and students; improvement, timeliness and excellence considered.

Observation, Care and Application—The Essentials.



By Edward Newman, pupil of C. A. Cowee, Penman, Wausau, Wis., Business College.



By Margaret C. Smith, pupil of I. W. Ellenberger, Sayer's Business College, Kittanning, Pa.

SPECIMENS

Mr. E. E. Gaylord, principal of the commercial department of the Beverly, Mass., High School, recently favored us with specimens of students' work revealing A-1 training in business writing. Many of the specimens indicated that a large number of BUSINESS EDUCATOR Certificates would be finding their way to Beverly in due course of time, which is but another way of saying that his pupils are acquiring a practical handwriting, such as the business world demands.

Here's a lot of splendid specimens in business writing from Mr. W. C. Wollaston of the Port Huron, Mich., Business College. The work throughout is very neat, plain and practical. The average of the large number of specimens is very high, clearly indicating that the instruction is enthusiastic and high grade. Names of the following deserve special mention, although the work as a whole is uniformly good: Edna Putnam, Hattie B. Stang, Grace Eckert, Ethel M. Scupholm and Carl Macdonald.

Mr. L. L. Brauthover, penman in the well-known Northwestern Business College, Chicago, Ill., is again on hand with a large bundle of fine specimens of penmanship from his students showing plainly that they are gradually wending their way Certificateward, which means from a poor handwriting to a good one; from a handwriting that is a hindrance to a handwriting that is a help; from a handwriting that means no earning ability to a handwriting that is worth a thousand dollars or two. The names of the following persons deserve special mention, although all of the work submitted is good: Frieda Martin, Caroline Jonas, Marie Pleister, Chester Bird, Edna Lang, Margaret Colberg, Maude Feldman, Elsie Feichel, Catherine McDonough, Hazel Hawkenson, Agnes Lindgren, Isabel Fuchs, Arthur Mueller, Sam Bergh, Lillie Baumer and Walter Olson.

Mr. J. N. Keeney, Rockville, Conn., teaches penmanship to young people in his home evenings. He recently submitted specimens showing improvement made in ten lessons. We are frank to say we have never seen more and better improvement made in that time. The work of Jared A. Lutton, Walter Hewitt, E. Harding, Howard Little, William F. Say and Herbert Annear, all deserve special mention and credit. All are subscribers to THE BUSINESS EDUCATOR and the work of the first and last name merit our certificate.

From Mr. J. M. Gardner, Milwaukee, Wis., we recently received a pen drawing entitled "Home Sweet Home," being an illustration of a shoe in a branch of a tree in which there is shown a nest and half dozen birds. The technic is unusually fine, and the effect of the whole quite pleasing. Mr. Gardner also enclosed some of his cards written in a variety of styles such as appeal to the general public. He states that during the past year he wrote over 100,000 cards, the receipts of which amounted to $1750.

The pupils under Mr. A. N. Symmes of the Walworth School, New York City, are making splendid progress in penmanship, as shown by recent specimens. Among the best we take pleasure in mentioning: M. Marquer, Jasper Salerno, Anthony J. Pizzani, Agnes Walsh, Thomas Quigley."

Mr. E. W. Frear, penman in the University School and Business Institute, Clarksville, Tenn., is doing splendid work in business writing in that institution as shown by specimens of students' work before us. The results attained in a short time have been as good as we have ever seen, which speaks well for Mr. Frear's ability as a teacher of penmanship.

George L. Logan, of Bradford, Pa., formerly a student of the late C. C. Canan, is another assistant in the office of L. R. Woolfington & Co. of this city. Never before in the history of their business have they enjoyed such a liberal patronage, at present sending out over 4,000 dozen cards every month, and a large share of this business has been built up by continuous advertising in THE BUSINESS EDUCATOR. Specimens of their work before us are very neat and of good quality.

Mr. C. F. Diens, Alexandria, Mo., writes a splendid business hand, and is developing good writing on the part of others. He encloses a specimen of a sixteen year old pupil in the country school, which shows splendid training. Mr. Diens well says "If teachers would abandon copy-books and subscribe for this paper, cramped finger movement would soon lose sway among our future men and women."

Cards showing considerable skill and a good quality of line are at hand from A. S. Chadbourne, North Berwick, Me.

Mr. C. D. Phelps, penman at Canton, Texas, favored us with first and last specimens of a class of students taking ten lessons and the improvement shown is certainly very creditable to both teacher and pupils. Mr. Phelps evidently knows how to teach penmanship, or he could not secure the results thus shown.

Mr. J. A. Buell, penmanship and commercial instructor in the Lutheran Ladies' Seminary, Red Wing, Minn., is rapidly changing the handwriting of the young ladies from a stiff, cramped, vertical style to a rapid, graceful, business hand, as shown by specimens before us. Mr. Buell makes things hum in the class room, and gets results.

Mr. H. L. Williams, 8th grade teacher and supervisor of writing in the Granville, Ohio, Public Schools, is securing excellent results as shown by specimens before us from the pupils in the 8th grade. These pupils will this year graduate with a practical handwriting, which is certainly a vast improvement over the old way of graduating, with either a scrawling handwriting, or with one too eternally slow to be of any value in the business world. The work of the following pupils is worthy of special mention: Marie Ackley, Claire Geach, W. H. Johnson, Kenneth Little. All, however, are doing well.

Mr. E. J. Hoke, penman in the Lewistown, Pa., School, writes a good, strong business hand, and understands the art of teaching. Mr. Hoke is an enterprising, reliable fellow, and enthusiast on penmanship matters.

Some of the most accurately and artistically written cards we have seen for many a day are hereby acknowledged from the skillful pen of Mr. L. W. Karlen, Vilas, S. Dak. Mr. Karlen is now getting into the class of top-notchers; a position not easily won.

Mr. J. D. Rice, Chillicothe, Mo., writes a fine business hand, and succeeds in teaching others to do the same, as shown by some splendid movement work before us. The work of Mr. Arksey is especially good.

Some strong and professional business-like penmanship is hereby acknowledged from J. A. Elston, Canton, Mo.

Specimens of business writing have been received from the pupils under Mr. H. A. Lough, principal of the Elmira, N. Y., School of Commerce, which reveal splendid training in penmanship. All of the work is especially plain, systematic and business-like, bespeaking progressive methods and practice in that institution.

A package of specimens of student's writing from D. A. Reagh, of the Owosso, Mich., Business College, showing improvement made, reveals the fact that Mr. Reagh is securing results considerably above the average, if not as fine as any one. The work is certainly excellent, both from the stand point of improvement made and quality of work done. There seems to be a friendly rivalry between the Owosso School, and the Port Huron, Mich., Business University—both schools being under the same management, and a more wholesome spirit could not be encouraged, for the work discloses enthusiastic and special effort on the part of the pupils. The work of the following pupils is exceptional in quality and improvement made: Earl Schuknecht, Ellen Carmody, Roy Smith, Herbert Stewart, Lera Gilmore, Edward Stewart, Ella Bower, Ira Foster, F. M. Lake, Harry Miller, Roy Howell, Hazel Reed.

FOR SALE! A well established Business College in the Central States. An excellent territory—no liabilities. School has been established 10 years. Has reputation for excellent work. Very little competition. Good attendance. Will give possession first of March or first of April. Address BARGAIN, Care of BUSINESS EDUCATOR, Columbus, O.

One Dozen Cards Free
with your own name to prospective agents—students only, send 2 cent stamp for postage. Blank cards finest quality Wedding Bristol 75 cents per 1000. Comic jokers or bird designs, 100 18 cents, 1000 $1.48 postpaid.
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Not the ordinary ten-cent holder, like those sold by stationers, but the Professional Oblique style—the kind penmen use, but just a step higher in workmanship, adjustment and finish. Made of California Rosewood, six inches in length.
A Professionals' holder at low price. Send 35 cents and get one. Your money back if you want it. Address, **G. F. Roach,** Care of Vashon Military Acad. Burton, Wash.

Lessons in Business Writing by Mail
Twelve lessons in Business Writing for $10. Enroll at once. Circular.
E. J. HOKE, Lewistown, Pa.
Care Lewistown Business School

College of Penmanship and Drawing
One of the leading schools of Penmanship and Drawing in the U. S. Under the personal supervision of L. M. Kelchner.
If interested write for information. Address
Pres. O. H. Longwell, Highland Park College, Des Moines, Ia.

Notice to School Proprietors and Teachers
You are welcome to part or all of my office during your stay in Boston. I am located in one of the best office buildings in this city and ask you to feel free in arranging to meet your friends here during the convention.
Sincerely,
Frank W. Martin,
100 Boylston Street.
P. S.—It does not matter whether you have ever seen or heard of me—the door is open.

FOR SALE BUSINESS COLLEGE. No competition—County has 70,000 people. Located in city of 25,000. Nothing but cash will be considered. Price very reasonable. For full particulars address, A, care of
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AN UNUSUAL OFFER
Ornamental letter in my best hand, a set of fancy capitals, one set of business capitals, a pack of samples for taking orders, your name on a dozen cards, and a scrap-book specimen for 25 cents. U R Next. Send now.
Gloversville, N. Y., **C. E. BRUMAGHIM**
Penman at Gloversville Business College.

The Latest Comic and Bird Cards
Have you seen my new comic cards? 12 styles, no two alike. They are great sellers; 100 assorted, 30c 12 styles of bird cards with religious mottoes lettered on them, 100 assorted, 30c. Black Cards, for white ink 1,000—85c.; 3,000—$2.40. 3 ply W. B. Cards, 1,000—75c. My circulars illustrating newest designs, 2c. Agents wanted to take orders for written cards. Prospectus, 2c. If you are interested in card writing, it will pay you to handle my cards. Send to
W. McBee, 19 Snyder St., Allegheny, Pa.

GET THE BEST.
Now would be a good time to begin brushing up your penmanship and thus increase your earning capacity for next school year. I am giving result getting lessons in plain and ornamental penmanship. Write me for rates and information, if you are interested and want the best.
Ornamental caps., 20 cents. Cards, white or colored, the finest you can get anywhere, 25 cents a dozen. Special rates in quantities. Agents wanted. Small specimen of writing, 10 cents.
Resolutions engrossed. Designs made. Script for all purposes. *Lowest prices and best work.*
Washington, D. C. **T. COURTNEY**
Care Strayer's Business College

Our Men Got 50%
Of the high schools mentioned in our February Ad—Detroit and Rochester. Today, February 5, 1907, the other two are still open. A few minutes ago a hurry call came (given solely to us) for a man to fill an emergency vacancy in a normal school of national reputation, at from $1,500 to $1,800. We filled this position two years ago at $1,800. Calls are coming all the time from little schools and big ones, public and private, from Maine to California—two fine ones on the Pacific coast this week. Since we charge nothing unless we obtain for you a position you are willing to accept, you have everything to gain and nothing to lose by enrolling with us. We have, on our lists now for next year, about three hundred good teachers, some of them stars of the first magnitude. Full information free.
THE NATIONAL COMMERCIAL TEACHERS' AGENCY
A SPECIALTY BY A SPECIALIST
E. E. GAYLORD, MANAGER PROSPECT HILL, BEVERLY, MASS.

Short Talks to Teachers on Penmanship

By D. W. Hoff, Supervisor of Writing, Lawrence, Mass., Public Schools.

Continued from February.

KNOWING HOW IS ONE-HALF; CONSCIENTIOUS DOING, THE OTHER.

The reader may recall the statement made in the initial article of this series to the effect that, especially in the case of the beginner, fully *one half* of a pupil's success in establishing proper writing habits was contingent upon his knowing just how to go about it. I now wish to state with equal emphasis that the *other half* consists of the *faithful application* of this knowledge, on his part, in his *every act when writing.* This refers as much to his applied writing (general written work) as to the technical drills of the writing period. In fact few things prove more disastrous to his writing habit than for a pupil to get the idea that it is less important that he employ good arm movement and speed, when writing language, geography, history, or spelling tests, than during the regular writing period.

The reader will also recall the statement as to the useless waste of time consumed in discouragement breeding practice, where a pupil or student, lacked the requisite knowledge as to how to direct his energies. So, also, is much time squandered by some who are well informed as to how to proceed, simply because of a lack of determination on their part to do their *level best every time,* to make *every effort count* for greater skill.

INSPIRATION — PREPARATION.

Having made certain that both he and his pupils, or students, clearly comprehend the exact character of the required movement, and also the exact part each set of muscles is to play in its production, the true teacher will recognize that in a logical sequence the next step is to lend that degree and quality of inspiration, and to arouse on the part of the latter that keen, enthusiastic desire for good work that will result in *well made plans* being *well carried out* by them.

The whole atmosphere of the class room, under the spell of a real teacher is surcharged with a resistless current of well disciplined energy. Yet enthusiasm, energy and action are not all of success. There must also be intelligent direction on the part of the teacher, together with conscientious self direction in harmony therewith, on the part of the pupil or student. And this brings us to the point of preparation.

Both mental and physical preparation are essential to the best results in penmanship. The pupil or student must never be permitted to lose sight of the paramount importance of forethought, and of well made plans of action. Also the value of that sort of introductory or preparatory motion of the arm which constitutes a real preparation for, and insures better results from the recording movements which immediately follow the letter and word forming movements.

THE MIND'S WORK.

The mental preparation for writing is two fold. First there must be the critical examination of the model to be reproduced, as when execution is in progress it is the mental copy which the hand seeks to transfer to the paper. The other phase is the planning of the action, or series of acts necessary to reproduction.

To plan the execution of any letter means to determine the form of motion (curved or straight) its size, direction, duration, force, speed, modulation, etc., necessary to the desired result. This done then is

THE TIME FOR ACTION.

The next step is to set the writing machinery in motion, the vibratory action of the arm conforming as nearly as possible, in general character, to those required for the initial portions of the exercise.

However, plans must be made far beyond the initial stroke or letter of an exercise before the record begins, as it is not possible either effectually to make or change plans for execution after the pen begins to record a letter. It is the minds work to plan for and to lead the plan, not to travel with it. In fact its part of the work upon any letter is practically completed before that of the pen really begins, provided, of course, a useful rate of action is maintained throughout.

Any attempt to change the plans for the execution of a letter after the pen has reached that letter would mean a confliction of messages from the mind to the recording muscles which could but result in confusion, hesitancy, and a lack of precision in their responsive action.

Before you can accurately reproduce any form you must first measure it with the eye, must gain a definite mental picture of it, must also carefully plan a set of motions to exactly fit it, and, must use precision and control both in your preparatory and recording movements throughout.

To bring his pupil, or student, fully to realize the truth and importance of the above facts is a teacher's *first duty,* and constitutes one of the most helpful services he can possibly render the right sort of pupil.

STUDY LAW AT HOME

THE ORIGINAL SCHOOL. Instruction by mail adapted to everyone. Recognized by courts and educators. Experienced and competent instructors. Takes spare time only. Three courses—Preparatory, Business, College. Prepares for practice. Will better your condition and prospects in business. Students and graduates everywhere. Full particulars and special offer FREE.

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Fred Dick, Ex-State Supt., Manager, 1545 Glenarm St., Denver, Colo.; Boston, New York, Chicago, Des Moines, Denver, Salt Lake City, Los Angeles, Harrisburg, Atlanta. *Commercial Teachers* wanting positions in the West should register with us. *Commercial Teachers* wanting more desirable positions then they now have should keep their names on our list.

Midland Teachers' Agencies: OFFICES: Warrensburg, Mo., Shenandoah, Iowa, Pendleton, Oregon, Lander, Wyoming, Juniata, Nebraska, Sherman, Texas, Du Bois, Pa., Richmond, Ky. We cover the entire field, and furnish COMPETENT TEACHERS to Schools.

We Recommend Competent Teachers Only

Free Enrollment During February, March and April ☞ No Position — No Pay

LET'S BE FRANK

¶ I find this in a published report of the proceedings of the recent National Commercial Teachers' Convention at Cleveland:

"L. E. Stacy of Meadville, Pa., presented an exhaustive paper on 'Teachers' Agencies, Their Uses and Abuses.' Mr. Stacy made a canvass of both school proprietors and teachers in order to get their views upon this matter that he might enlighten those who hear or would read his paper. The general opinion of both school proprietors and teachers was that Teachers' Agencies are *not doing the work they should do.* Their failure is centered in the fact of their being the cause of unrest among the teachers, and a state of uncertainty among proprietors, by soliciting teachers to enroll and accept other and, as they represent, better positions."

¶ Mr. Stacy is right—partly. An agency that makes a practice of luring teachers from any proper allegiance is a nuisance and a menace.

¶ From the same report I learn that:

"H. E. Read, Peoria, Ill., said that Teachers' Agencies are often the most disreputable business concerns. They find a school that wants a teacher and a teacher who wants a position and put them together without any thought of adaptability. *The agency should rid the profession of incompetents instead of placing them.*"

¶ And Mr. Read is right — absolutely correct in his definition of the proper function of a Teachers' Agency.

¶ That's just the kind of Teachers' Agency I've been trying to conduct for lo! these many years. BUT—sometimes they fool me.

¶ I offer no bait of any kind. The kind of teacher I want on my list is perfectly competent to use his own judgment as to his obligations to employer and to self.

¶ What I *am* looking for is red-blooded young men and women of clean record, young or of mature experience, properly qualified to do the work they cut out for themselves. If your record will not bear the strictest scrutiny my agency is not the agency for you.

No use for "Hungry Joes,"

Ignoramuses and slow pokes

FRANK VAUGHAN

Manager Union Teachers' Bureau

203 Broadway, New York

For nearly twenty years Editorial and Business Manager of *The Penmans' Art Journal.*

This is a specimen of Pen and Brush Engrossing by Mr. P. W. Costello, Scranton, Pa. The portraits were done with pen, with a few washes in the clothes and background. This is one of the most elaborote specimens we have had the pleasure of thus far presenting in THE BUSINESS EDUCATOR. It is worth much of your critical study. The grouping of the portraits in and the decoration of the border is alike effective and artistic, and it must be borne in mind that much of this beauty of the original is lost in the processes of photographing, engraving, and printing. Doubtless, too, the original was done in colors, or at least in harmonious tones of blue-gray or brown and white. The lettering is singularly simple, plain, artistic, and appropriate.

LESSONS IN

ROUNDHAND WRITING

H. W. STRICKLAND

BOX 88. WILMINGTON, DEL.

Send work to Mr. Strickland by the 30th of each month for criticism through the BUSINESS EDUCATOR.

Lesson 7.

In this lesson we find some rather difficult letters like the *X* for instance.

Of course you will note at a glance that all the letters in this lesson have the same beginning principle and which you should master; but the shapes of the shades in the balance of each letter is rather difficult to classify.

The *Q* and *X* are based on the oval with heaviest part of shade at ½ its heighth. The compound curve is the finishing stroke of *Q*, the small oval being parallel to base line.

X should be made in such a way that the light line side balances the shaded side. The dot at the top of light line is made by retouching.

U contains the compound curve shade; a difficult stroke, joined to a straight shade not so long.

Y contains two compound curve shades, the first somewhat shorter than the one in *U*. Finish with long delicate shade.

Criticisms.

J. A. B., Minn. The shade seems to be too high in the stem principle of *P B R T* and *F*. The letters have very good proportions and no doubt would be much improved if shades were well shaped and black.

H. W. J., Conn. *Z V* and *W* very good in shades. Watch lower loops. Curve shades in *M*. Shaded stroke of oval part of *P B* and *R* start a little too high. Avoid getting light shades too short and sharp. Glad to know you still find the study of this style interesting. On the whole last work shows much improvement.

R. L. H., Pa. Your shades seem rather woolly and remind me somewhat of the two woolly worms and one smooth one the little boy ate in the garden. Much attention should be given to materials. Study shades.

E. P. W., Mo. The work received is most pleasing and would with a little attention given to proportions and light lines be highly satisfactory. This for the capitals. The small letters are very strong and artistic and will take care of themselves.

THE REASON WHY

I advertise to write cards. I have been practicing for several years under the best instructors trying to excel. A short time ago I sent each card writer advertising in this paper his price for a dozen cards and was surprised to find that my own work was superior to any received. If you want cards, profit by my experience and get the best the first time. A sample card with your name, 2c., 20c per doz. White, colored or mixed. Money refunded if not entirely satisfactory. Agents wanted.

E. H. TULLIS, Warren, O.

Lessons In Roundhand by Mail.

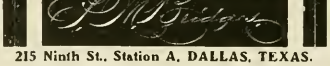
Special instructions given in Policy Engrossing when desired. Send Stamp for circular.

H. W. Strickland,

Care Goldey College, WILMINGTON, DEL.

20 CENTS FOR ANY NAME

Written on one dozen cards in my best style. I use only the best card stock — any color. Diplomas, Certificates, Commissions, Etc., filled out at lowest prices. Send 20 cents TODAY for a sample dozen and your name engrossed in fancy lettering.



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ST. MARY'S SCHOOL, BROTHERS OF MARY, ALLEGHENY, PA. Albert Hunkele, John Abt, Robert Beck, William Abt.

ST. MICHAEL'S SCHOOL, S. S., PITTSBURG, PA. Philomena Denk, Marie Stark, Clara Schneider, Margaret Bachman, Martha Wick, Teresa H. Eiben, Mary R. Mehl, Helen T. Wolfersberger, Loretta A. Deisenroth, Gertrude F. Schultis.

ST. JOSEPH'S SCHOOL, TITUSVILLE, PA. William Hartery, Josephine Hummel, Ella Hawkens, Delia, Keck.

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ASSUMPTION SCHOOL, PHILADELPAIA, PA. Agnes Stenz.

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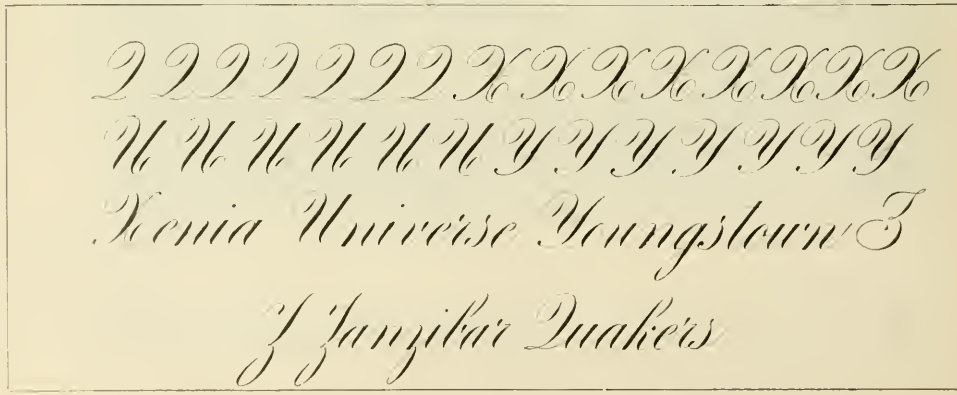

ALBERT S. WEAVER.

The subject of this brief sketch, was born on a farm in Missouri about a third of a century ago. He attended the public schools, attended college, and then graduated from Cedar Rapids, Ia., Business College, at which time and place he was fortunate enough to secure a four month's course of training in penmanship under Mr. Palmer's personal instruction. His schooling of various kinds at different times was paid for by money earned during vacations keeping books, teaching, etc., etc. In 1895 he began as a teacher of English and penmanship in the San Francisco Business College, and was later given charge of the commercial department, and later on, of office work. This was the same school in which the Ellis system was worked up and tried out by the late C. E. Ellis, who was founder of the school.

In 1900 he bought a half interest in the institution, and in 1906 he purchased the balance, also the Merrill-Miller School, which was consolidated with the San Francisco Business College, of which he is proprietor.

Mr. Weaver is the Pacific Coast agent for the Ellis Publishing Co., as well as for the Gregg supplies.

Thus it is that step by step in a comparatively brief time, Mr. Weaver has stepped up and up from teacher to principal, part owner, and full fledged proprietor of one of the leading schools on the Pacific Coast, which also means in the country. This promotion and success had been due, first to thorough preparation, second to industry and faithful service, and third to ambition, three things all young commercial teachers would do well to cultivate.

He has been East a number of times, once to come to Columbus "to take a course in the best penmanship school on earth, and once to Missouri to get the best wife on earth" as he expressed it, He says he is still reaping the benefits from both of these trips.

He went through the earthquake and fire, and saved not even a record from the school. On May 21st last he reopened his school in his home. On June 21st, he moved to a residence building on Fillmore street, the new business street, and on the rear of the lot he built a good-sized building for his school, in which place he is now comfortably located.

His home is on one of the San Francisco hills overlooking the entire city and the bay. Here he has a garden with roses, pansies, calla lillies and fuchsias in bloom on January 21, 1907. His home and his garden are his hobbies, although he is fond of every outdoor sport.

In summer he and Mrs. Weaver make many long trips to the hills and woods on Saturday afternoon, taking their sleeping bag, (a camping bed, cover and tent combined, specially constructed for western climates and out-of-door life,) and provisions with them, stopping and sleeping wherever night overtakes them. These outdoor trips are no doubt responsible in a large way for his energy, jovial good nature and splendid health. The writer is of the opinion that too many of us live too far from nature, and thereby become weakened in body, peevish in disposition, and impoverished or narrow in ideas.

We have been in touch with Mr. Weaver, and his associates for a number of years, and as a consequence, have learned to esteem him more highly as the years have gone by, as a whole-souled, progressive wholesome man.

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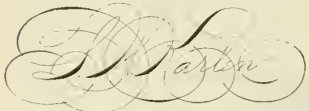

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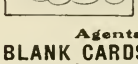

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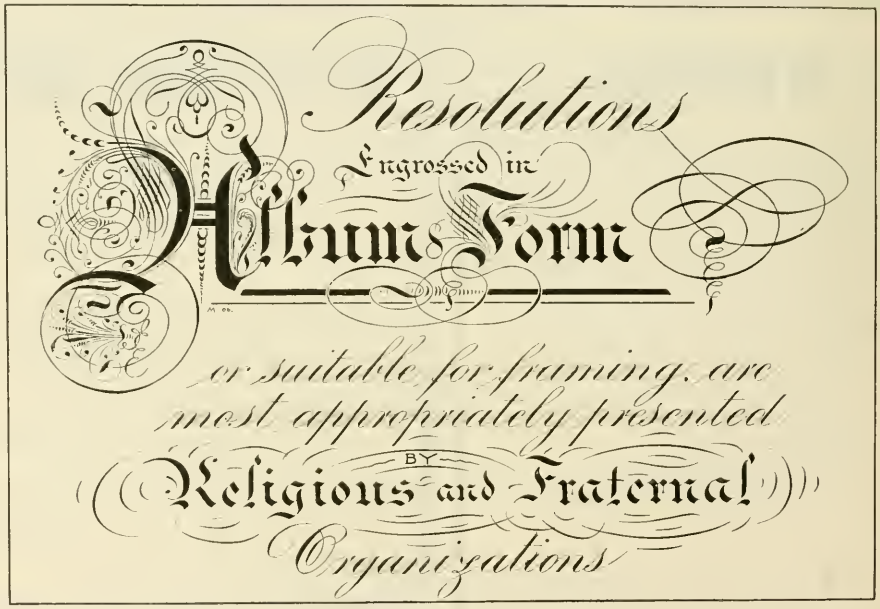

This is a splendid example of "ye olde tyme" script and text adapted to modern ways. You will do well to give it serious attention. It is from the pen of Mr. F. W. Martin, and is here presented as part of the splendid series of lessons he is giving us.

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The general demand for a thoroughly practical book on business correspondence has induced us to revise our "New Business Correspondence" so thoroughly that it now meets the requirements of

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We have kept constantly in mind that a busines letter is written for the purpose of PRODUCING, RETAINING, OR AUGMENTING BUSINESS, and that, as such an instrument, its essential elements are more than correct orthography and grammatical propriety. Beyond doubt this book is exactly what hundreds of teachers in commercial schools and commercial high schools have been desiring for years. Orders for specimen copies will be given our earliest possible attention. We shall not deny any earnest teacher the privilege of examining this book, but we shall appreciate a remittance of 15c. with each order to cover the cost of postage and packing.

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FIG. 1

FIG. 2

FIG. 3

LESSONS IN

Designing and Engrossing

E. L. BROWN

ROCKLAND, - - - - - MAINE.

The drawing and development of the vase is presented for your attention this month. The most important thing in the developement of a design after the drawing in outline is obtained, is the halftones. These should be clean and transparent and of the proper depth of color, in other words not too dark.

Figure No. 1 shows the effect of the first wash, and Figures 2 and 3 the final washes. Use strong color in the darkest values, and blend off to the lighter tones with a brush slightly moistened with clean water. Don't be afraid of your color, fill brush well with color and work quickly toward the lighter parts of the design, then let the washed surface dry completely before applying other washes,

Next month we will present a small piece of lettering in pen and wash.

CRITICISMS

A. A. G., Wis. You are certainly getting along very nicely as a home student in your penmanship. Keep at it, and you can become a very fine penman. You have the artistic instinct in you all right. Work carefully from some good course of lessons in THE BUSINESS EDUCATOR, such as Stein's, Roger's or Courtney's.

Springdale. Use more and better paper. Practice more upon large oval and other exercises. You press too heavily upon the pen. Cultivate more arm action and develop a lighter touch of the pen to the paper. Do not shade the down strokes.

R. K. T., Conn. You are making a splendid beginning in this work. Cultivate a lighter touch of the pen to the paper. Curve first stroke of *O* more by starting it leftward rather than downward. Begin *A* to the right of the second part and finish it more gracefully. You need movement rather than form. You have a good knowledge of the latter. Come again.

A. H., N. Y. You need more practice upon exercises. Be more particular about the beginning and ending of your *O*. Your retrace ovals are inclined to be too sharp at the top. Your form knowledge is above your ability to execute. By following faithfully the course to the end you can become a very fine penman.

G. E. H., S. C. The finish of the *O* should end upward, not downward. Do not pause at top of *C*. Curve first down stroke of *o*. You are starting out splendidly, and should come to the "scratch" within a year with a fine hand writing.

H. L. W., Ohio. You are doing excellent work in your practice on the Rogers-Weaver's lessons. Since you are endeavoring to acquire a professional hand, I would recommend that you write less rapidly than if you were endeavoring to write merely legibly well. Come again, come regularly.

C. B., Pa. You are doing nicely, but you need much more work upon exercises, as you still use the fingers to excess.

J. D. V., Pa. Your up strokes are not strong enough for engraving. The effect of your engrossing script is fine, but it would not engrave successfully. Cultivate the engraving requirements, as there is money in that line of work. Slant up strokes of s less. Your card writing would be improved by striving for greater accuracy.

H. A. S., Ohio. You are starting out splendidly with your practice. You have evidently had good instruction, and ought to have no difficulty in evolving a handwriting that is purely professional. Finish top of c more carefully. Don't hurry small *a* too much. Do not use as high rate of speed in practicing for professional proficiency as in ordinary business writing.

W. H. D., Ont. Very little better work has been received from anybody this month than from you. Curve the beginning stroke of *A* more. Persevere along the lines laid down by Messrs. Rogers & Weaver, and a fine hand will in due course of time be yours.

B. H. H., Jamaica. You are doing splendidly. Keep up the good work, and you can become a magnificent penman. Raise the pen while in motion, and thereby end your capitals with a finer line.

J. M. A., Mass. You are starting out finely on the Rogers-Weaver series of lessons. No criticisms of any consequence are necessary. Keep up the good work.

N. R., N. J. Your design is unique, but we doubt whether or not it is very practical.

J. F. S., Pa. Use pen and ink in your practice, not pencil. Your minimum letters are too large. You have splendid ability, and it will develop much faster if you will use good material and the kind mentioned.

H. E. P., Wis. Finish *O* upward, not downward. Begin *A* to the right of the second part. Curve first down stroke of *a* more. You are starting out quite well. Come again.

J. M. L., S. C. Your work is a trifle careless. It appears to have been executed at too high a speed. Curve down stroke in *o*. Make a, both capital and small letter, more rounding. Shorten the finish of your *O* and end it upward. Persevere, and you will become a fine penman.

G. H. T., N. Y. You are certainly starting out right, and if you will continue to practice vigorously on the movement exercises, as well as upon the letters, and everything contained in the lessons you are sure to succeed. Do considerable large work, and do not let the elbow slip on the desk. Watch the fingers to see that they do not act. You will have quite a struggle in the beginning to break away from your cramped vertical hand, but you are succeeding. Come again.

S. S., Mass. Fine. Curve first and last strokes of *A* more. Use better paper. Top of *c* a trifle heavy.

J. F. B., S. C. Your practice is A 1. Curve first down stroke of e more. Be sure to close a—curve the first down stroke more. You can become a very fine penman.

A. A. A. & Co. Indeed you can get a Certificate. You could as easily secure our Professional Certificate as the average person could secure our Students' Certificate. You are doing excellent work. Should you aspire to a professional hand, strive for accuracy and gracefulness, and less for speed.

E. A., Chicago. You are doing quite well. Curve last stroke more in such letters as *A*, *U*, etc. Watch spacing between letters. Finish *d* more carefully. Your figures are good. Watch turns and angles.

M. B., N. Y. You are making a good start. Keep on to the end, and a good hand writing and the certificate will be yours.

E. Your down strokes are a trifle heavy. Lighten your movement by working on exercises.

Ohio. Study form a little more closely. Strengthen your up-srtokes a trifle. Cultivate sureness rather than speed. Strive for accuracy and gracefulness with an ease rather than a rapid motion. Keep small letters close to the base line. You are doing well.

J. M. S. You are doing finely. Watch down stroke in *o* Begin such capitals as *N*, *M*, *V*, etc., with a larger curve. You can become a fine professional,

BOOK REVIEWS

"Problems to be solved by the High School Shorthand Teacher," a paper read by Mr. Robert A. Grant, Yeatman High School, St. Louis, Mo., before a recent meeting of the National Shorthand Teachers' Association, has been reprinted by the Gregg Publishing Company in the form of a booklet. It can be had by any teacher by addressing the Gregg Publishing Co.

"International Bookkeeping"—Ion E. Dwyer, Professor of Commerce, Robert College, Constantinople, Turkey.

This is a well condensed little text-book that presents both double and single-entry bookkeeping in ninety pages; and having forty pages additional devoted to French methods of account-keeping, this being written in French,

Mr. Dwyer introduces the subject by a consideration of the account, the logical method of developing the science of accounts. The interestiog feature about this little book is its use of units and terms common to the markets of Turkey. It gives indispensable tables showing the values of French, Eoglish and American money in terms of Turkish money, both in silver and in gold. The boy in our business schools who thinks bookkeeping and commercial arithmetic hard should have to make a few substitutions of one national currency for another, and then compute the difference between silver and gold at different standards of value; then, to simplify and illuminate the whole, he should have to disentangle his brain cells from the complexity of time expressed in years beginning at three different times. Those who happen to live in towns or cities where there is both a "Standard Time" and a "Local Time" will understand the rudiments of the difficulties that are enough in Constantinople to give a plain hard-headed boy from the cornfields a headache, and to drive the precaucious youth from the city into fits.

Mr. Dwyer is an Iowa man, who some years ago taught in the Brockton, Mass., Business University, subsequently going to the West Springfield, Mass., High School, and then to the Wakefield, Mass, High School, from which position he took his present important work, having been three years in Robert College.

"Proceedings, New England High School Commercial Teachers' Association" Simmons College, Boston, Mass., Saturday, October 27, 1906, is the title of an eighty-eight page booklet giving in detail the doings of that big day.

By soliciting advertising the Association has been enabled to publish its proceedings without any hardship to its treasury. We hereby compliment the officers for this splendid evidence of initiative and good business ability. Why cannot the Eastern Commercial Teachers' Association do the same?

"The Dugout Penman" is the title of a twenty-eight page circular, advertising Stone's Correspondence School of Pen Art, comprising writing, flourishing and drawing by Jasper Jay Stone, the veteran penman of Niotaze, Kans., who styles himself the Dugout Penman, mainly from the fact that he has lived in the famous Dugout, which has made the west famous, and also from the fact that he has "dug out" nearly everything that he possesses in the way of knowledge and skill by his own unaided efforts, other than publications, etc. It has been many a day since we read with as much interest and pleasure and introduction as the one in his circular. Anyone interested in this subject would do well to investigate what Mr. Stone has to offer.

The Borroughs Adding Machine Company, Detroit, Mich., is sending out to commercial schools, samples of their work showing the up-to-dateness of their product, and to illustrate to school men the latest in the line of account keeping. You will do well to apply to them for samples and information. The adding machines are now beginning to cut quite a figure in the commercial world, and school men are recognizing this fact by investigating and investing.

"Ferguson Shorthand," by Ben J. Ferguson, Atlanta, Ga., is the title of a fifty-page, cloth bound book presenting a new system of shorthand. The system the author says in the preface "is briefer, more legible and much easier to learn than any system heretofore in use." Mr. Ferguson has charge of the commercial and shorthand work in the Waycross, Ga., Business College. The price of the book is $1.00, including correspondence instruction to teachers. Those interested in the latest in the shorthand line will do well to correspond with the author.

"The Indian School Journal," issued monthly from the Indian Print Shop, is a magazine printed by Indians, 10 cents a copy, and $1.00 a year, S. M. McCowan, editor, Chilocco, Okla. It is an eighty-page journal filled to overflowing with valuable information, interesting articles and attractive illustrations relative to Indian life and advancement. The printing, typography, etc., etc., are above the average of our monthly publications. If interested, you will do well to send a dime for a copy.

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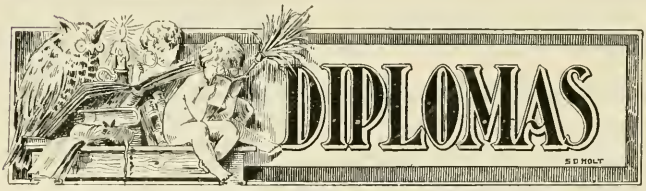

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Your money's worth every time. **Something extra** with each order.

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Gillott's Principality No. 1 Pen—A fine writing pen. Gross $1.00, ¼ gross 25c, 1 dozen 12c

Gillott's Double Elastic E. F. No. 604 Pen—A medium fine writing pen. Gross 75c, ¼ gross 25c, 1 dozen 10c

Gillott's Magnum Quill E. F. No. 601 Pen—A business pen. Gross $1.00 ¼ gross 25c, 1 dozen 12c

Gillott's No. 303 E. F. Pen—Used largely for drawing purposes. Gross $1.00, ¼ gross 25c, 1 dozen 12c

Gillott's Lithographic Pen No. 290—One of the finest pointed drawing pens made. 6 pens 25c, 3 pens 15c

Gillott's Crow Quill Pen No. 659—Very fine points. 6 pens 25c, 3 pens 15c

Soennecken Lettering Pen—For making German Text, Old English, and all broad pen letters. Set of 12—numbers 1, 1½, 2 2½, 3, 3½, 4, 5, and 6 single pointed and 10, 20, and 30 double pointed. 25c

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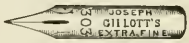

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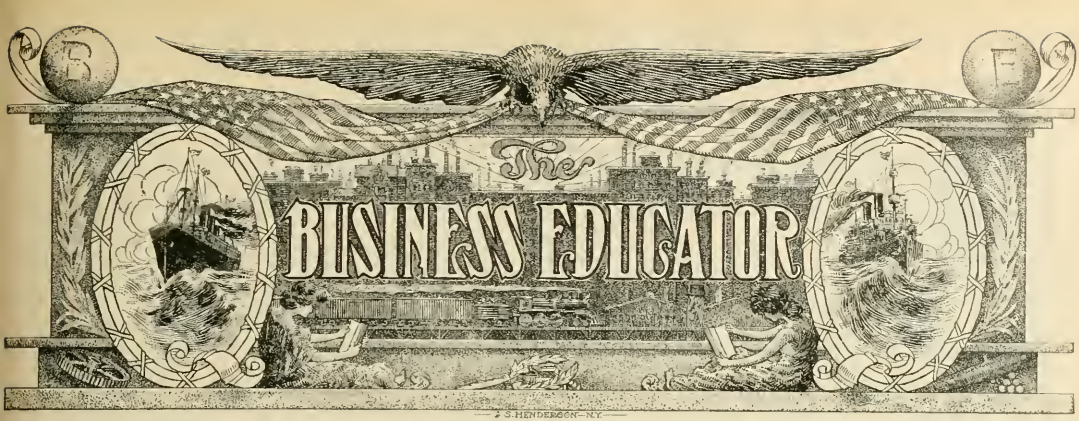

VOLUME XII. COLUMBUS, O., APRIL, 1907. NUMBER VIII

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PLATE 43. Develop *I* by practicing the movement exercises given. The upward stroke in this letter should not curve very much and it should be carried toward the right in order to give the letter the proper slant. Use the hook finish to complete the letter. Write the words without raising your pen. Instill into your practice the truth and spirit of the sentence

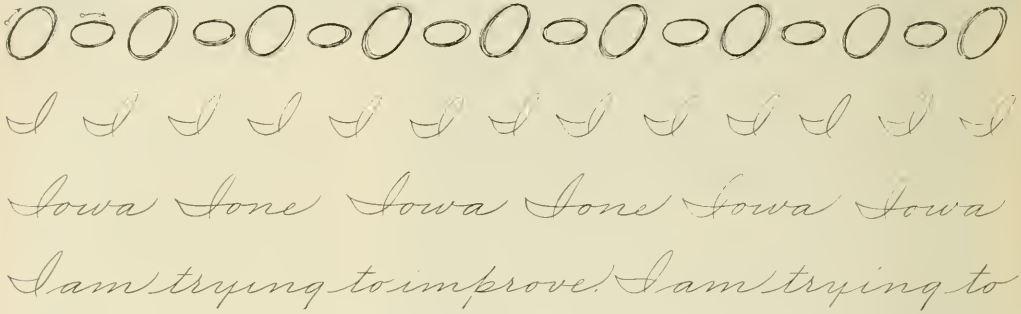


PLATE 44. Use the indirect oval as a preliminary movement exercise and without stopping complete it as shown in the copy. The top part of *J* should be somewhat larger than the lower part. Aim to make the downward stroke straight. Try to have all the lines cross at the base line. Do not make the loops below the line too long. Practice the words until you have no trouble in writing them without raising your pen.

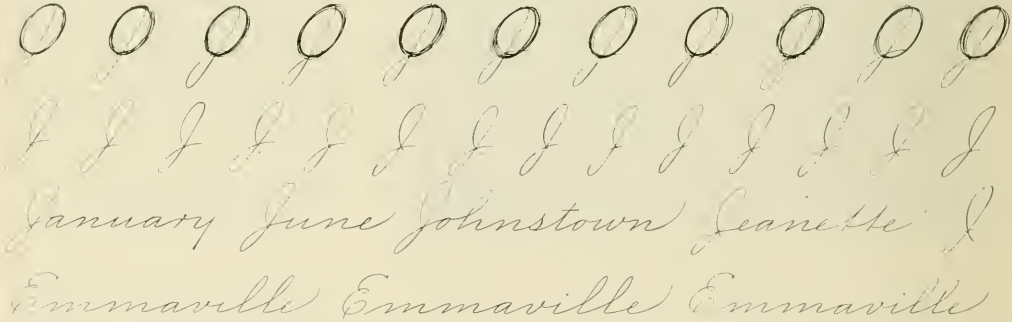


PLATE 45. These letters are based on the indirect oval stem, the same as *W* and *X*. The last part of *H* can be made either upward or downward. By making it downward you do not have to raise your pen in order to make the finishing stroke. Study these forms closely as you practice them and you can get better results.

The last part of *K* is composed of two compound curves. We form a little loop about one-half the height of the letter and this loop should be around the stem. It is sometimes better to start the last part of this letter a little higher than the first. Write at least a page of the words.

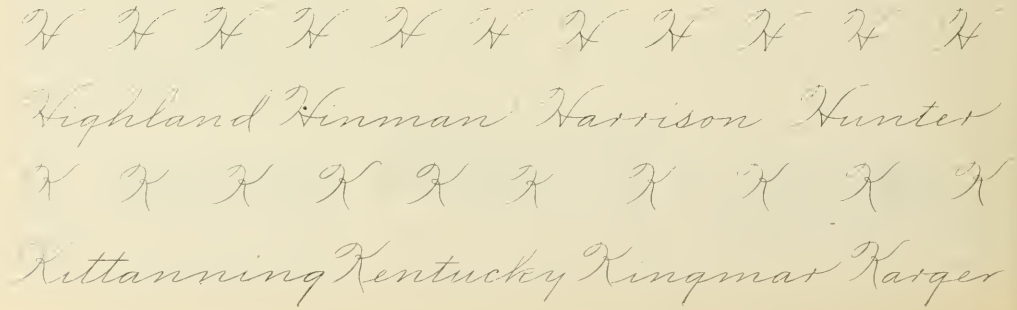


PLATE 46. This plate will diversify your work and take you back to the direct oval. Practice the two lines of movement work carefully and you had better review capitals *O* and *A*, before leaving this plate. Remember that you need plenty of word practice. Do not neglect this feature.

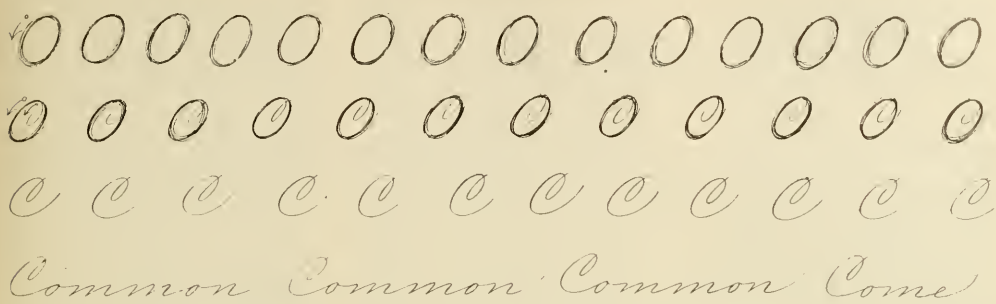


PLATE 47. Start slightly above the line with the first stroke of *P*. Do not make the angle as high as the letter. Keep the last part narrow and finish the letter with a dot. Now if you want to please me write the first word well.

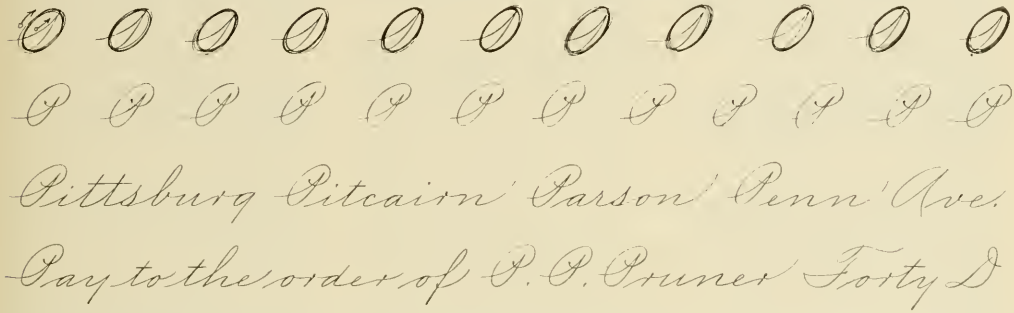
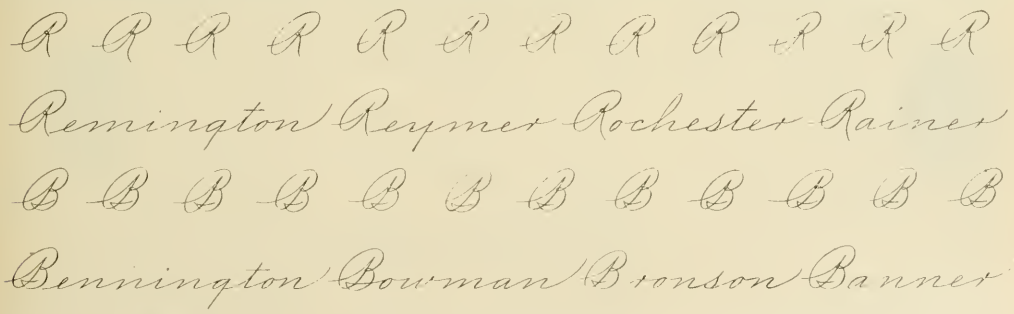


PLATE 48. If you have mastered capital *P*, these letters will not be difficult. Make the little loop in the middle of *R* and *B* around the stem. Be careful that you do not get them too flat on top; this is a common fault. Make frequent comparisons with the copy. Use your eyes to good advantage. Copy a page of prose and send it in with this work for criticism. Try to get good general effect.



Criticisms.

L. B., Mich. Your boys and girls have done all right. I would suggest that you have them do their writing quite large; by using that method they will avoid the bad habit of gripping their pen. Aim to have them secure smooth lines.

D. H. Study the form of *f*; it can be improved. Curve the up stroke of *t* still more. Work hard for smooth lines.

M. S., Pa. The shade on down strokes makes your figures poorer than they would otherwise be. You should give this feature some attention in all work. Use a finer pen, and a good flowing fluid. You can then get better results.

H. A. L., N. Y. The loop of *q* and the same in *f* needs attention. Keep all your writing on the base line. *Y* is poorly executed. Try again. Very good work on *M* and *N*.

R. P. K., Ohio. Small *t* is spoiled by the loop in the top. Study the form of *M* and aim to straighten it up.

W. F. A., Mass. You have done well. Be careful with pen raisings and put a little more curve in the down stroke of *o*. Have you ever been awarded a Certificate?

J. P. D., Conn. The legibility of e depends on the light in the middle of it; improve that point. More curve in the first stroke of *p*. The finishing part of *V* should be lower than the first. *M* needs reviewing.

W. T. A. B., Iowa. Your capitals are very much better than the small letters, therefore it would be to your advantage to practice more on the small exercises and letters. Use ink that flows more freely.

M. O., Ill. Aim to get as much freedom in your writing as you can, and at the same time preserve its legibility. Review *Y*.

W. S. S., Ill. Your work lacks strength. Try careful spacing and more speed to remedy the fault. Slant needs attention. Keep up your practice.

I. E. S., Mass. Your figures are some better. Try to get stronger lines in all your writing The weak lines are due to going too slow and lack of confidence in yourself.

H. E. P., Wis. Study the forms of all letters and follow closely the copies. Avoid the angle at the bottom of *f*.

G. W. G., Pa. Too much slant is the worst fault. Study the form of *M* and *N*. The loop at the first of *V* and *Y* needs attention.

F. L. F., Mass. *V* should be finished with more curve. Small *r* should be studied and improved. Do not use finger movement in this work.

T. J. B., Ind. Use better ink. Follow the copies closely and keep right on with your practice.

W. L. W., N. Y. Send more practice work; do not disconnect words at points where you raise your pen like before *a* and after *g*.

E. S., Ill. Your movement work is very good. Give legibility some attention. *c* and *e* can be improved. The crossing in loop of *g* and *y* should be on the base line.

G. E. W., Ill. More practice on exercises will be beneficial. There seems to be an excess of finger action in your movement. Strike out boldly and then practice for control of arm.

R. A. B., Ill. The dollar mark is too large. Try to get the same delicacy in these signs as appears in the copy. You are making splendid advancement with small letters. Do not raise your pen before *a*.

H. D. M., Ill. You do not quite understand the form of *p*. Put more curve in the first stroke and make the last part as you finish just where the down stroke crosses the base line. The loop at the beginning of *V* and *Y* is too large.

A. S., Ill. The turns at the top of *m* and *n* should be more rounding. Use ink that flows freely. You are doing nice work.

M. S., Minn. Some of your work is very good. *Y* is a difficult letter and after you have carefully studied the copy, try again. At the bottom of the loop in *q* and *f* you hesitate and consequently get an angle. Correct it.

M. A. M., Minn. The loops below the line in *q* and *f* are too long. All capital letters in this lesson should be reviewed.

F. F., Pa. Your aspirations are good, and much can be done toward accomplishing your aim by practicing systematically this course of lessons. Follow instruction closely and try next month.

D. M., Kans. You have done well. The small letters should be smaller; gradually tone down size until you improve this feature. Keep up your practice.

L. C., Ill. Increase speed in making capital letters. Notice retrace in *t* and do not raise pen before *g* or *c*. Try to get smoother lines in next month's work.

C. B. F., Nebr. By using more curve in finishing stroke of *V* you can improve it. The greater part of work is very good. Keep up practice.

C. E. Z., Iowa. Your pen is too coarse to secure the best results. Better do some more work on movement exercises. Study form of letters closely.

C. V. W., W. Va. I cannot give you the information you desire, but if you will send me some of your practice work I will be glad to tell you what I think of it.

V. S., R. I. Study the little points in your work that detract from its general appearance and legibility and try hard to correct them. The *a* part of *d* slants too much. Be sure to close *a* and *o* at the top. Avoid all heavy down strokes.

M. C. M., Pa. You have done good work and the arrangement of it shows care and thought. I have no special criticism. Keep right on with the same kind of work.

E. G. W., N. J. Be more careful with last part of *p*. Always set your pen exactly where down stroke crosses base line and you will have no disconnections. This same rule should be observed in making *g*.

Z. C., Minn. Have all writing rest on base line. Close *a*, *d* and *g* at the top. Review small *c* and keep right on with your practice.

I. F., Ill. Make down strokes the same strength as up strokes. Do not neglect practice on movement exercises. Your lines are yet a little weak.

A. S., Ill. Avoid disconnecting words by raising pen before *a*, *c* and *d*. The pen should not be lifted at these points.

R. C. M., N. J. Your work has the professional tone, and by using a little care you should soon acquire a fine style of writing. Why not develop your talent along that line? It would pay you I am sure.

T. J. D., Texas. Capital *H* is the poorest capital letter. Better review it carefully. If you keep all letters down on the base line it will improve the general appearance.

W. S., N. Y. Get a finer pen, ink that will flow freely, and keep right at work. Less slant will be better. Watch it.

C. V. D. B., Mich. Fine work. I have no special criticism. While your work is not minutely accurate, it is strong and legible; so go ahead.

A. A. A., Mass. You have a fine teacher, follow his instructions closely. Work hard and earnestly and I have no doubt but that you can merit a certificate. Come right on next month with your practice work.

A. K., Mich. Use less slant and your writing will be plainer and at the same time just as easy to execute. Curve the last stroke of *V* to the right when you finish.

E. Mooney. The loop letters need careful reviewing. Do not neglect this. Increase speed until the shaky lines disappear.

F. W. G., Mass. Very good work. Put more force on connecting strokes and thereby you will improve strength of line and general appearance of your writing.

O. G., N. Y. The *a* part of *q* is much too large. Try to get nice half turns at base line in *m* and *n*, that is at the last part of these letters.

G. H. T., N. Y. Diminish the size of figures and study forms closely. Have plenty of confidence in yourself; this will give your work strength and individuality.

P. H., Mo. Work hard on the back numbers of lessons and review difficult letters and exercises quite frequently. *E* should be improved. Use less slant in *m*.

W. A. D. C., Mass. Very good movement in your work. Tone down size of small letters, and keep at it. You are improving.

T. W. C., Minn. I would suggest that you review capital *Y* and notice carefully the slant of first part compared with the loop. You have very good work.

Shenandoah High School. More curve in up strokes of loops and try to get lines smooth and strong. This can be done only by practice and care. Fractions and signs are too large. How much time do you give this part of work? It would be beneficial to spend a few weeks on movement exercises and small letters.

H. H., Iowa. You are improving very nicely. Keep up your practice. I have no special criticism.

E. L. K., Wis. This was a difficult lesson and takes hard work to master each detail of it. Your loops are too long. Close the top of *a* in *q* and *g*.

L. P. S., Mass. Curve the finishing stroke of *V* toward the right. If you can write smaller it will improve the appearance of work. Try to improve the size this month.

C. G. M., Iowa. Send more work. Keep down stroke in loops more nearly straight and use less slant. Try again next month.

R. I. M., Mo. In *E* you need more speed. The forms of letters are good but movement is poor. Do more work on small letters.

J. H. S., Oregon. Good work. Use more pen pressure in top of small *r*. Figures are too large. Some capital letter practice will be a good thing for you.

F. L. B., Ill. If you practice diligently you should learn to write well. You have a good foundation and I am sure could succeed nicely. Why not try it?

G. C., Mass. Yes, you have the ability to become a fine penman. Did you ever do any work under a personal instructor? Use ink that flows freely and at the same time makes a good line. The size is all right. I would be glad to have you write me a personal letter.

C. G. M., Iowa Send more work. Keep down stroke in loops more nearly straight and use less slant. Try again next month.

J. H. S., Oregon Good work. Use more pen pressure in top of small *s*. Figures are too large. Some capital letter practice will be a good thing for you.

F. L. B., Ill. If you practice diligently you should learn to write well. You have a good foundation and I am sure could succeed nicely. Why not try it?

R. I. M., Mo. In *E* you need more speed. The forms of your letters are good but movement is poor. Do more work on small letters.

G. C., Mass. Yes, you have the ability to become a fine penman. Did you ever do any work under a personal instructor? Use ink that flows freely and at the same time makes a good line. The size is all right. I would be glad to have you write me a personal letter.

S. C. D., O. Your work is the best all around work of the month. You are making fine headway and some of the last practice has a real professional tone. Do you ever try any ornamental writing? Stay with this right to the end.

Commercial High School, Pittston, Pa. The work in general is better this month than previous ones. H. B. M. has very good movement. E. H. and M. Z. have good papers. The general trouble seems to be lack of freedom. This can be overcome by practicing small movement exercises and increasing speed when writing words. Do not use any finger movement, and try to stimulate confidence in yourself. Finish each word with care.

M. A. F., R. I. Reduce the size of small letters, they are all too large. Follow the copies closely as regards form and size. Review *V*, *U* and *Y*.

N. C., R. I. Very good work. Some of the lines remain a little shaky. Try to overcome this and keep right at work.

O. P. M., Kansas You are getting along nicely with this work and if you continue to work as hard on remaining lessons, as you have on this one, you will succeed beyond your expectations. Study your own work. Make frequent comparisons with copies and after you have learned the weak places strive earnestly to improve them.

H. H. W., Mo. Make the *Middle* part of *W* just as high as the *first*. This year your efforts should merit you a certificate. Make a good try for it on the home stretch. Your work this month was among the best.

F. E. C., Minn The different movement drills that have been presented in the previous lessons should engage your attention and practice. This work is too hard for you. Try to get control of arm and then gradually reach out for more difficult phases of the work.

F. I. G., Mich. Use good paper and study arrangement of your work; it is too careless. *V* is too wide. Close *a* and *o* at top and avoid blots and heavy strokes.

W. J. E., N. J. Nicely executed work. Do more word practice, it will be beneficial. Do not neglect any of the lessons from now on; they are the important ones.

J. S. P., Minn. Your work is very good for first efforts. It requires plenty of careful practice to become a good writer. Keep at it now you have made a good start.

M. N., N. Y. Arrange your work carefully. The more thought you give this feature the better your work will appear. Try to get your movement under better control; it is too unruly.

A. J. C., Minn. The lower loop in *f* and *q* should be made with care. Do not begin *t* below the line. You are making some improvement. Work hard on the remaining lessons.

R. S., Minn. I have no special criticism this month; your work is very good. Keep up your movement practice. Spend a few minutes each day mastering some good movement exercise. This will gradually relieve your work of stiffness.

T. W. E., N. Y. Your work is very good. Keep up your practice and you can become quite an expert writer.

H. A. B., Mo. Fine work, you write a very good hand and by watching some of the little points as you go along you will soon acquire a high standard of professional excellence. The subject of ink is one that is hard to determine. I have found that the real way to get an ink that pleases exactly, is to experiment for yourself until you strike the proper combination. I get good results by using Arnold's Japan and their fluid mixed in about equal proportions and as it grows ripe add distilled water.

M. P., N. Y. The dot at the last part of *w* should be more emphatic. A great deal more work is needed on *m* and *n*. Study the copies closely. Do not hurry over any part of work.

S. G. F., Pa. Some word practice with a wide space between each letter will bring you some needed improvement in spacing. Review *Y* and *V*.

N. W. G., N J. The loop at the beginning of reverse oval stem needs more light in it. Speed up with first part of *V* and *Y* until the nervous lines disappear. Do not crowd practice work quite so much.

G. H. T., N. Y. I would advise you to do considerable work on movement exercises as all your work shows lack of speed. Hope to have you next month.

E. M., N. Y. Your figures are too large and you have broken your words by raising your pen. Make the finishing dot of *v* and *w* just a little stronger.

P. H., Mo. Small *c* needs a shorter hook at top. Study form of *v*, and observe there should be a curve at top. Keep up your practice and constantly keep in mind the correct forms and movement.

H. T., Wis. Your work is very good, but you are starting very late on the course. It will be necessary to work hard in order to get much benefit from the work.

H. M. H., Ont. Use better paper and stick closely to the copies. You can get much better results by following these suggestions. It will be all right for you to change schools. Keep right on with your work.

D. E. B., Iowa. Be as careful with small letters as you can; your movement is a little wild. Write legibly first, and then increase speed as you proceed.

C. G. C., Iowa. You are doing good work. Keep right on in the same way. Work out weak lines by using more speed. Do not neglect movement, it is important.

J. S., Oregon. Movement exercises are very fine. *E* should be straightened up it leans over too much. Your ink is not very good for writing words, it is too light. If you can carry this standard of work through the course you will be able to write well.

P. J. B., Wash., D. C. Better review some of the capitals in this lesson, especially *Y*. It would be well for you to try a page of solid work such as poetry.

H. E. O., Wis. Do not loop top of *o*. The long stroke in *f* is difficult. Aim to have it nearly straight. Write some more words using *Y*. You are improving very nicely. Keep up your work.

J. N., Mich. Use a little pen pressure to make dot at last part of *v* and *w*. The slant of *f* is too great. Try to avoid the square place at the top of *U* and *Y*.

B. J., Wis. A finer pen is needed. Arrange your practice work with care and send more of it for criticism. Send me only your best work. The long careless finishing stroke should be eliminated.

J. C. R., Minn. It would be well to work up all the small letter exercises. The larger movements you have mastered very well. The nervousness of which you speak is in reality not the nerves but an uncontrolled muscle. Plenty of practice will remove the difficulty. Come again next month with a couple sheets of words as supplementary work.

K. R. G., Ohio. Do not hesitate at bottom of loop in *g*. This causes a sharp point at that place. The loop at top of reverse oval stem is too large. Study correct size from copy of *M*, *U* and *Y*.

C. E. H., Mass. Very good work. You have evidently been doing some good hard work on writing. You have too much space between first and second strokes in *W*.

A. R. C, N. Y. Put more curve in first stroke of *p*. Do not use a loop in making final *t*. The top part of *y* is too wide. If you can use more speed in making capitals, you will secure better results.

A. J. P., Pa. Do not raise your pen in making *M* or *N*. The dollar mark is much too large. Your practice work in general is excellent. Keep right on, you are on the road that leads to excellence.

J. W. C., Ohio. In spite of your illness you have done well. You need more word practice; send a couple pages of words.

A. H. B., Okla. This is real practice work you done this month. It is the kind that makes a penman. It does me good to see a young man who is willing to use care and energy. I know he is going to succeed. Keep right on.

P. M., N. Y. All your work is good except small *c*. Make hook short and down stroke nearly straight. The loop of *Y* is too long and wide.

W. F. B., Pa. Very good work. Decrease size of capital letters to two thirds of a space high. Continue your earnest practice on all the remaining lessons.

I. G. M., Pa. Keep all strokes the same strength, you are inclined to shade the down strokes. Use no finger movement in any of your practice. Write smaller and aim to get correct forms.

Progressive Lessons in Business Writing

A. S. Rogers — San Francisco, California, Business College — A. S. Weaver

Send Specimens for Criticism to "Criticism Editor," Care The Business Educator, Columbus, O.

Writing the small letters well, is of more importance than writing the capitals well.

PLATE 17. Capital *I* is used more frequently than any other capital letter. Its beginning stroke is the same as that of *J*. There are many good forms for *I*, but we find the one given, the easiest. Stick to it, making many pages of it.

Notice that the first part of the small *g* is exactly the same as the *a*. Close the letter carefully at the top. Do not make the loop below the line too long. Make the down stroke straight. The loop crosses on the base line.

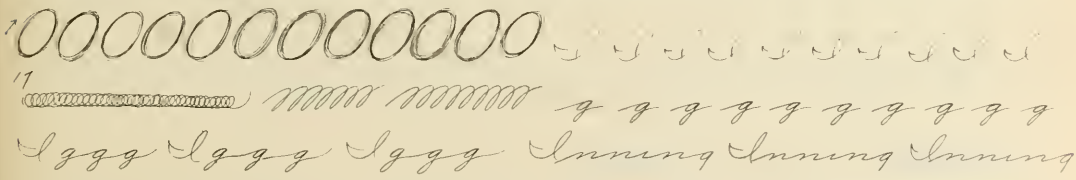


PLATE 18. The exercise preceding the *w* is worthy of careful study and practice. Make short, round turns at the bottom. Make the exercise compact. Keep the down strokes straight on the same slant and a uniform distance apart. Notice the beginning and finishing strokes of the *w*. The two parts of the letter should be about the same width and should both rest on the base line. Don't make the loop in the center of the letter, make short round turns at the bottom.

The small *w* is practically the same shape as the capital. Do not get the letter too wide. Keep both sides open at the top. Note the finishing stroke which is the same as small v.

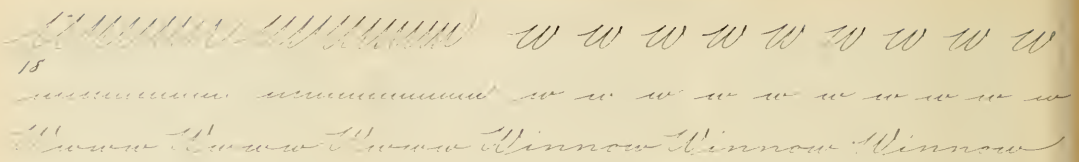


PLATE 19. The first stroke of this letter is used in a number of the capitals. Practice it separately. Curve the beginning stroke. Make down stoke straight. Watch the slant. Both the capital and the small *p* are made without lifting the pen. Swing the last stroke across the main stroke about midway. In making *p* no harm is done if a small loop is made in the lower part of the letter. Make the last part of the letter the same height as the *m* and bring the stroke down, so that it meets the stem at the base line. Get plenty of curve in the beginning stroke, but do not make a loop in the top of the letter

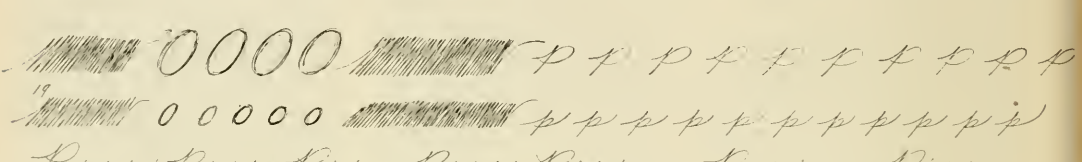


PLATE 20. The first part of *R* is the same as *P*. Note that the finishing stroke is a graceful compound curve. Make a small loop in the middle of the last part.

Practice carefully and presistently the exercise preceding the small *l*. The down stroke of *l* should cross the up stroke about one-third the height of the letter. The upward strokes are well curved. The down strokes are almost straight. Watch the slant and don't get the letters too large. The count for this letter is one, two.

If you have any trouble in getting down stroke straight, hum or whistle "Marching through Georgia" as you make the letter, keeping time with your pen.

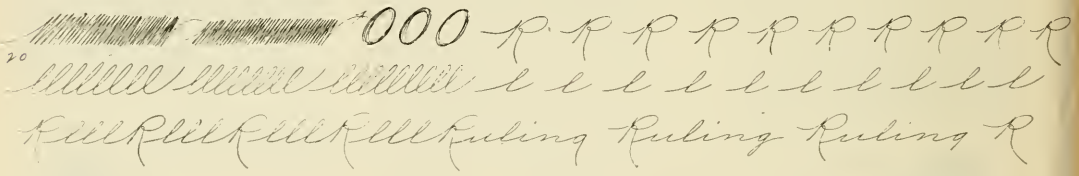


PLATE 21. Note the loop in the middle of last part of *B*. Also note how the letter is finished. A line drawn along the front of letter should be parallel with line drawn along the back of the letter.

The first part of *b* is the same as *l*, and the last part is the same as the last part of v. Don't carry the last part too far to the right. Study copy for size.

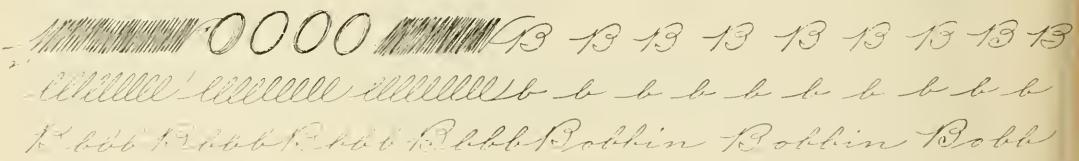
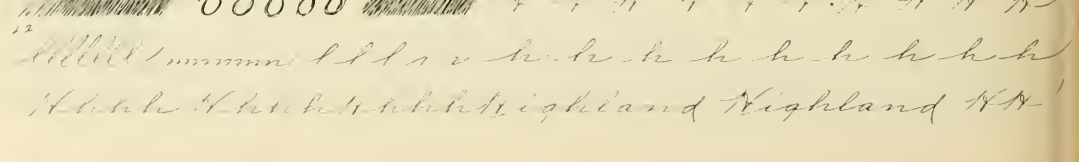


PLATE 22. Capital *H* is an easy letter. Give the last down stroke plenty of curve or your letter will appear awkward. Do not make the strokes too far apart. Be sure that both down strokes rest on the base line. Note the connecting stroke

The small *h* is the first part of *l* and the last part of *m*. Don't allow it to sprawl. Make it compact.



Supplementary Copies from A to Z in

Rapid Business-like Penmanship

BY

F. B. Courtney, Milwaukee, Wis.

Arrow Arrow Arrow Arrow Arrow
Arrow Arrow Arrow Arrow Arrow
Arrow Arrow Arrow Arrow Arrow

Brown Brown Brown Brown Brown
Brown Brown Brown Brown Brown
Brown Brown Brown Brown Brown

Common Common Common Common
Common Common Common Common
Common Common Common Common

Dinner Dinner Dinner Dinner Dinner D
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Gunner Gunner Gunner Gunner Gunner
Gunner Gunner Gunner Gunner Gunner
Gunner Gunner Gunner Gunner Gunner

Harper Harper Harper Harper Harper Harp
Harper Harper Harper Harper Harper Harp
Harper Harper Harper Harper Harper Harp

Blackboard Lessons in Business Writing

By America's Leading Teachers of Penmanship

No. 4. By E. A. Bock, Penman, National Business College, Roanoke, Va.

In starting a class of penmanship students I first get them interested, for without manifestation of interest, their progress is slow.

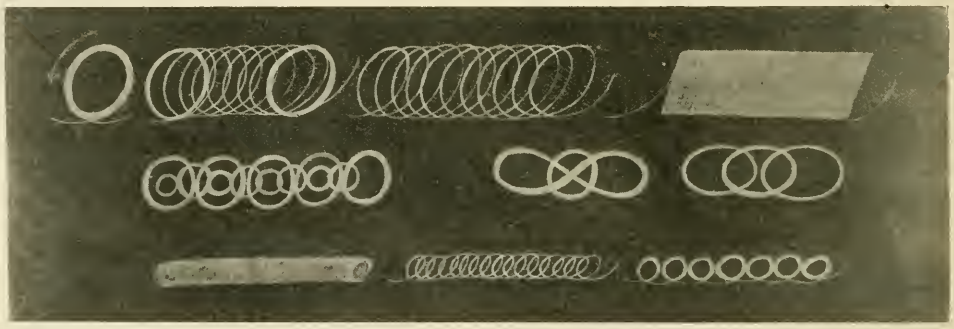
The first week or two is taken up by instilling into the minds of the students the necessity of muscular or arm movement in business writing at all times. Some teachers do not watch the progress of a student enough in this particular. A business hand should be rapid, legible and neat, and written with as much ease while standing or sitting. I make it a habit to put plenty of enthusiasm and cheer in the penmanship class, and start every drill with a few muscular tests, such as wrist shakes, etc.

Position, cleanliness, regular habits and attention are then dwelt upon, for without these, good results cannot be received.

I then place the copies upon the board gradually leading up to a certain letter in a systematic manner. If the phonograph is handy it may be used to great advantage for movement exercises instead of counting. Always select a piece to suit the count. Students become acquainted with the count easier in this manner and feel more like work.

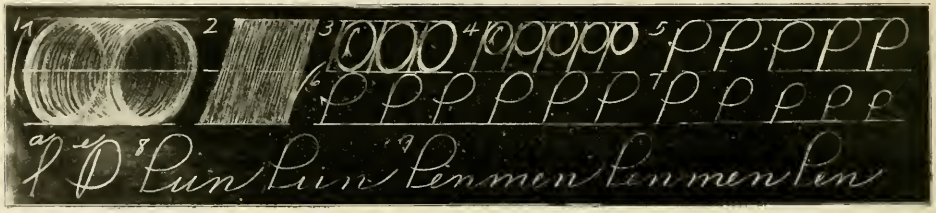
Make special efforts to reach the student who is careless, for he needs it most. Try to prevent careless and thoughtless practice by insisting upon systematic practice; slipshop work is a bane to progress.

Let your count be regular and rhythmic and see that it can be followed. Test your class by pausing in the count and noticing whether they keep the time. Always drop a word of encouragement to the faithful, but discouraged students. Encouragement to others will do no harm, but let it be not to noticeable. If they do not like criticism, teach them to like it. In grading work, consider speed, legibility, form, neatness, and accuracy. Hang the best work up as a goal for the rest to reach. It is my plan to set copies and require a page of the same before the next class in the neatest form and arrangement possible.



No. 3. By L. L. Branthover, Penman, Northwestern Business College, Chicago.

This lesson is reprinted because of wrong address given in previous number



In this lesson you have an exact reproduction of one of my every day recitations, with the exception of the amount of work, space not allowing me to give more of each exercise. I consider this an average lesson to give a class of students, such as come to us from the public schools. We have nine exercises, and the average writing period being forty-five minutes, allowing us five minutes for each.

On going before the class, (Placing exercise No 1 on the board.) We are going to work on the reverse oval, making it opposite to the direct oval. You are all familiar with the direct oval, and have done very well on the direct oval letters, O. A. C. E. D. Now it is necessary to train the arm to move in the opposite direction. We are now ready to begin work, and I want you to make this exercise two spaces, keeping the same slant as the direct oval. Counting 1, 2, 3, 4, one, one, one, round, round, round, make 'em lighter, make 'em lighter, keep agoing, keep agoing, etc., at the same time tapping on the desk. (Placing exercise No. 2 on the board,) change to the straight line exercise, or the pushing and pulling movement. I want you to see that the arm moves in and out of the sleeve, and that the hand is resting on the side of the knuckle of the small finger, keeping the wrist nearly flat. Do not swing the arm at the elbow, that

would give you a hinge movement, or the movement from left to right. All ready, (Counting,) 1, 2, 3, 4, down, down, down, etc., and continuing the tapping. (Placing exercise No. 3, on the board.) We will make this exercise one space in height, changing the movement from the in and out movement to the reverse oval, just as you will have to do in writing. (Counting) 1, 2, 3, 4, 5, 6, -1, 2, 3, 4, 5, 6.

(Placing exercise No. 4, on the board.) Make this exercise in the same order, and with the same movement as exercise No. 3, the oval being one-half space. (Same count as No. (3.) Placing exercise No. 5, on the board.) In making this exercise hayou ve the pushing and pulling exercise and the reverse oval. Retrace the down stroke six times and finish. Be sure to go around to the right, and do not go up. You will see the oval has more slant than the straight line. In finishing, swing around and lift the pen when you come toward the straight line. Make this exercise with the count. (Counting) 1, 2, 3, 4, 5, 6, 7 — 1, 2, 3, 4, 5, 6, finish.

(Placing the *P* on the board.) We have come gradually step by step from the large movement exercise to the capital *P*. You can readily see how these various exercises apply to the letter. In starting the *P* draw the arm into the sleeve and retrace and swing around the same as exercise No. 5. The finishing stroke points to the right and up. Avoid such letters as *a* and *e*. The first lacks movement, the second shows carelessness. Watch your movement, and compare your letters with the copy. (Counting) 1, 2, -1, 2, -1, 2, down round, down round, etc. (Placing exercise No. 7, on the board.) This is what we call the toning or boiling down exercise, going from a large character gradually to a small one; you have to do this in writing, go from a capital to a small letter'

(Exercise No. 8, placed on the board.) In the word *Pan* you will notice that the beginning stroke of the *u* is on the same curve as the finishing curve of *P*. Do your best at all times and win a good handwriting. It is not the amount of practicing you do, it is the effort put forth on what you do, that counts. We will now try a longer word for a few minutes (Placing "Penman" on the board.) Don't be discouraged if your writing does not look as good as you would like to have it. You are improving whenever you are able to criticise and able to find the defects in your own work. Think and act and you cannot help but succeed.

CRITICISMS

C. V. You are doing splendidly. By striving a little more for accuracy and gracefulness, and a little less for rapidity, and by practicing your capitals a trifle larger and raising the pen oftener in the small letters, you can in a course of time secure our Professional Certificate, which you should do. The second part of *k* is a trifle large. Cross *F* more artistically, and watch the beginning stroke of the top of *T* and *F*.

S. S., Mass. Your paper is not quite good enough to produce the most improvement or the best work. Finish *N* and *M* with more curve. Watch final strokes of words. See that they are graceful.

W. J. K., Vt. Your practice upon oval exercises is very good, but you fail to use the same speed and movement in making your capitals, which you should do. Your small letters also lack sufficient speed to make them graceful, and I therefore recommend that you practice more courageously in endeavoring to apply to all of your writing the same freedom that you use in your oval exercises. Your writing will then soon show a decided improvement.

E. S. H., Minn. You need more practice upon exercises. You are using the fingers too much. Practice wide spacing to uniform the height of the minimum letters, and to acquire control of the arm movement.

G. E. H., S. C. Your practice is very practical. Curve down stroke of *o* more, and close o and *a* at the top. Practice more on the *v*.

J. M. Your work from Mr. Courtney's copies is very creditable. Both toe and the heel of the *D* should rest on the base line. Only the toes of your *B's* touch. Curve the beginning of last stroke of *H* more. You write a good strong business hand.

C. D., Chicago. Watch spacing between lines. Curve down stroke of *o*. You are doing splendidly.

H. E. P., Wis. Your practice is very fine. Work a little more upon movement exercises with a view of improving your capitals, as some were made somewhat timidly.

J. F. S., Pa. You need more arm and less finger movement in your practice. Pay a little less attention to form and more to movement. Your *n's* are inclined to be too angular.

C. W. S., Pa. You should use larger and better paper for practice. Do not shade the down strokes. Practice more upon movement exercises.

H. E. O., Wis. You are doing excellent work. Begin such letters as *N* and *M* with more of a curve and less of an angle, and your work will be more professional like.

B. H. H., Jamaica. You are improving very nicely. Strike out more boldly on your capital letters. You are writing a trifle too slowly, and are using the fingers to excess.

Whipple. Your work this month is very fine. Curve final stroke of *n* less. Review *E*.

C. B., Springdale. Use the fingers less and the arm more. Cultivate a light touch of the pen to the paper and omit shading. Work more on exercises. Follow these suggestions and you will do well.

L. C., Ky. Watch retrace of *d* and *t*. Finish of *p* is too small. Small *c* is too tall for the other letters. Uniform your minimum letters as concern height. You are doing well.

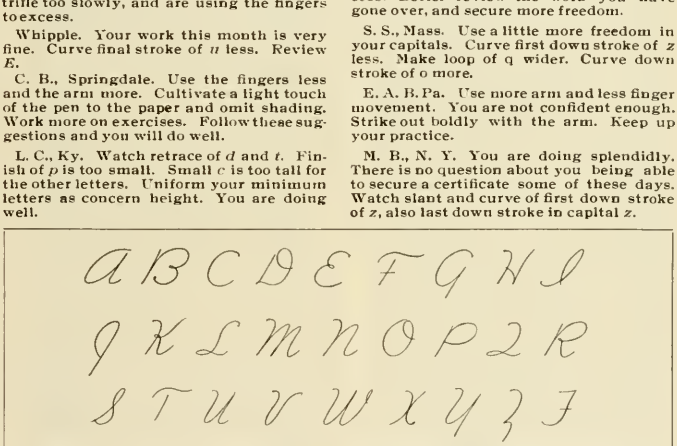
J. M. S., Pa. Your work is first-class. If you were to strive a trifle more for accuracy, and write a little less rapidly, you could in due course of time win our professional certificate. From a purely business standpoint, your work is O. K.

F. E., C. H. S., & J. S. Springdale. You need more work upon movement exercises. You write too slowly and use fingers to excess. Better review the work you have gone over, and secure more freedom.

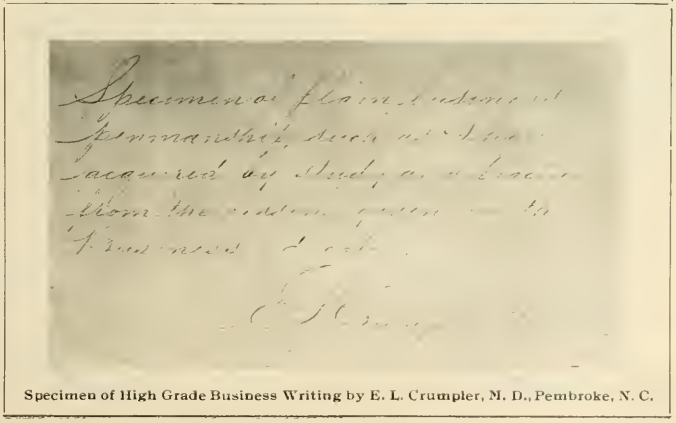
S. S., Mass. Use a little more freedom in your capitals. Curve first down stroke of *z* less. Make loop of q wider. Curve down stroke of o more.

E. A. B. Pa. Use more arm and less finger movement. You are not confident enough. Strike out boldly with the arm. Keep up your practice.

M. B., N. Y. You are doing splendidly. There is no question about you being able to secure a certificate some of these days. Watch slant and curve of first down stroke of *z*, also last down stroke in capital *z*.



By Mr. L. E. Gerhold, policy engrosser, New England Mutual Life Ins. Co., Boston.



Specimen of High Grade Business Writing by E. L. Crumpler, M. D., Pembroke, N. C.

EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

Signatures.

A good signature possesses two qualities: legibility and individuality.

A signature should be legible; not merely because we have become acquainted with it by seeing it often, but because each letter is sufficiently well formed so as to be spelled letter by letter.

There is so much correspondence done by means of the typewriter and so little done with the pen that signatures need to be legibly written because there is no other writing on the page whereby to discover similarities in words rendered plain by context.

Signatures, standing thus alone, like figures, need to be plain in each element or detail, and, like figures, they mean much. A signature to a letter to a stranger needs to be more legible than if attached to a check. For this reason, when attached to a letter, the letter cannot well be answered unless the signature can be deciphered, whereas, a check is usually handed to some one who is familiar to the one giving or to the one endorsing it.

Cashiers look at signatures as pictures—as recorded characteristics, rather than as so many legible letters. This is why cashiers themselves indulge in such peculiarly intricate and illegible scrawls. They become familiar with the oddities of each others names and recognize them by their general appearance, which appearance manifests itself to the skilled eye of the teller in two ways. First, as a certain arrangement of lines, and second, as a record of nervous and muscular energy or impulse.

Quality of line, light or heavy, slow and labored or swift and smooth, is observed and considered quite as carefully as the form in general and particular.

Each person should have a signature at once legible and individual; then it can be read by the stranger as well as recognized by the paying teller of the bank.

Students in commercial schools, should develop signatures that are at once plain to the unfamiliar eye and individual in style and execution. In other words, it should be both readable and recognizable—legible and individual.

As teachers of writing you can perform a valuable service by encouraging and aiding in the development of such signatures. The "schoolboy hand" will then, to a large extent, be a thing of the past.

Appreciation.

The lessons in Ornamental Penmanship, which Mr. T. Courtney of Strayer's Business College, Washington, D. C., has contributed to our journal during the past year, have been productive of much good, if we may judge by the number following them, and the improvement they have made. The lessons have been well planned and well executed, and the instructions have been explicit and encouraging, and it therefore gives us pleasure to express our satisfaction for the services Mr. Courtney has rendered to all concerned.

The series of lessons by Mr. E. W. Stein, of Duff's College, Pittsburg, now nearing a close, has been second to no other series ever presented in a penman's paper, if we may judge by the interest shown, and the results secured. Mr. Stein's copies have been of a very high order of execution, his instructions have been explicit and to the point. His criticisms have been helpful, and he has given a greater number than has ever been given in a similar journal. The number of these criticisms indicate an unusually large following. We therefore desire to compliment Mr. Stein upon his achievment, and to hereby thank him for the services rendered not only to THE BUSINESS EDUCATOR, but to the many thousand young men and women who have followed the lessons.

All teachers of penmanship should read the article which appears in this issue of the Professional Edition of THE BUSINESS EDUCATOR entitled "How to Secure the Arm Movement in all Written Work," by Harry Houston, Supervisor of Penmanship, New Haven, Conn. It is of special interest to all teachers in public schools. In fact all teachers of penmanship should be subscribers to the Professional edition of THE BUSINESS EDUCATOR, as it is impossible to publish articles of this length in the Student Edition. It is timely and practical.

Badges.

At the Cleveland meeting the Penmanship Section did not have enough badges to supply all of the members. We have just gotten a new supply, and members of the Penmanship Section who desire one of these badges will receive it if they will apply to the Secretary. No charge is made for them. Address L. E. Stacy, Meadville, Pa.

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LAW, Wm. C. Sprague, Detroit, Mich., Sprague's Correspondence School of Law.

TYPEWRITING, A. C. Van Sant, Omaha, Nebr., Van Sant's School of Shorthand.

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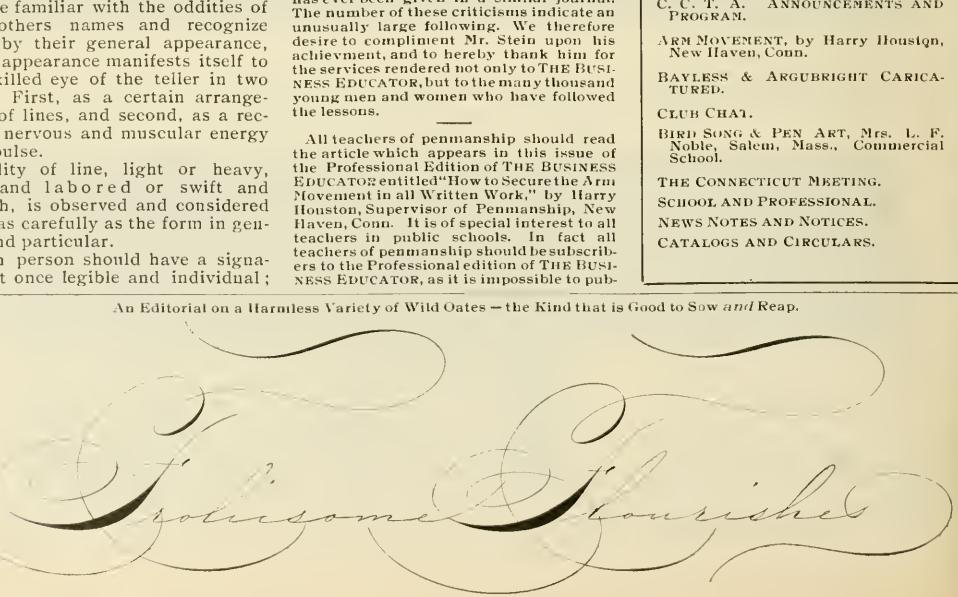

EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see fit. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editoral frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

No Immediate Danger or "The Long and the Short of It."

It is a common occurrence to see long articles and advertisements in favor of short courses and short articles in favor of long courses as concerns commercial courses of instruction in public and private educational institutions, and there is no question but that there are some very strong and good arguments on both sides of the question, depending upon point of view, circumstances, and special requirements.

It is now very generally admitted by modern educators that the time heretofore, and even now, devoted to the literary or language courses has been too long, while too little has been, and is still being given, to the practical sciences and arts. This is being corrected by and through the medium of technical, trade, and manual training schools, the main purpose of which is usefulness rather than mere culture, although more real culture, consideration, and unselfish service is to be found in the modern school than in the old time university.

And while the course of study and so-called practice in the average commercial school has been as much too short as the literary course has been too long, there is at least as wholesome a tendency on the part of the private school to lengthen its commercial course as on the part of the university to shorten its literary courses or to make them more practical and modern.

As yet, however, there has been but little done to readjust the time by either strengthening or shortening the "four years" commercial high school course, due mainly to the fact that as yet not enough has been accomplished to crystalize opinions as to just what needs to be done to improve that phase of our public education. The time is now near at hand when the processes of elimination, readjustment of studies, and abridgment of time will be in order and a subject of discussion.

As yet, we see no danger in either of two directions or courses. First, we see "no immediate danger" of the private commercial schools making their courses too long, and second, we see no danger of the public commercial high school course being made too short and practical. In other words, the sharp competition among private institutions tends to abridge the courses too much, while the lack of competition and private enterprise on the part of the public institutions tends to lengthen the course too much as well as to weaken it by giving too much time to studies not properly commercial.

The average private commercial course, either shorthand or bookkeeping, should be not less than one year, or twenty months for the combined course, and such, in the immediate future, we believe it will be in our best private business schools, as it is today in a very few. And the public high school course should be so intensified and abridged that a bright boy or girl could complete it in two years if they so elect.

But as stated, there is no immediate danger of our private schools, making their courses too long, or the public institutions making theirs too short. Until then we can safely urge private schools of business to lengthen and strengthen their courses and the public institutions to shorten and intensify theirs.

A Technical Solution.

A thorough knowledge of commercial subjects is to a young person the same as the trolley pole is to the motor car. Through the trolley pole the car receives its propelling power and is driven from station to terminal. Through the business trained mind the owner is pushed forward to the station of success and the terminal of prosperity.

The power house with its strong engines, dynamos and generators supplies the strength current so essential to a motor. Likewise the business college, with its capable teachers, progressive methods and equipment furnishes the pupil with necessary knowledge.

The propelling strength that a graduate derives from his course of training in an up-to-date institution is so great that it can not be estimated by the strongest meter—the business world beckons him onward and upward.

Increasing opportunities and demands await those who are ambitious to earn their own livelihood and make a success in life.

The key to independence, which is most accessible to the average young person, is a diploma from a carefully chosen commercial school.

L. F. Noble,
Salem Commercial School, Salem, Mass.

Zaner & Bloser, Columbus, Ohio.

Gentlemen:—Enclosed find postal money order of $1.25 for which send me picture "Business Educators of America" and the "Business Educator" for one year. The story of "Business Education in America" by the talented Vaughn, is a credit both to your magazine and to Mr. Vaughn.

I have met on a number of occasions, most of the eighteen men shown in the picture in your December number and have seen recent photographs of most of them, but this picture, taken when they were young, is of particular interest to me and I am sure will be to all old business college men.

Very truly yours,
I. N. WRIGHT.

Prin. Brown's Bus. College, Galesburg, Ill.

LESSONS IN

Practical Arithmetic

W. E. WHITE

VICE PRES. GEM CITY BUSINESS COLLEGE, QUINCY, ILLS.

LESSON VIII—INTEREST

The computation of interest involves no complex or difficult principles, but conforms to the regular rules of percentage—the sum of money on interest is the *base*, the number of hundredths taken each year is the *rate*, and the product of the base and rate is the *percentage* or interest for one year. When the time is for more or less than one year, it is of course necessary to multiply the interest for one year by the time in years, expressed if necessary in the form of a fraction.

Let p represent the principal, r the rate per year, t the time in years, and i the interest; then $i=p\times r\times t$; and $p=i\div(r\times t)$; and $r=i\div(p\times t)$; and $t=i\div(p\times r)$.

Thus take the problem, \$2500 at 6% interest for 2 years, 2 months and 12 days (2.2 years).

Solutions

to find interest:	$\overset{p}{\$2500}\times\overset{r}{.06}\times\overset{t}{2.2}=\overset{i}{\$330}$
to find principal:	$\overset{i}{\$330}\div(\overset{r}{.06}\times\overset{t}{2.2})=\overset{p}{\$2500}$
to find rate:	$\overset{i}{\$330}\div(\overset{p}{\$2500}\times\overset{t}{2.2})=\overset{r}{.06}$
to find time:	$\overset{i}{\$330}\div(\overset{p}{\$2500}\times\overset{r}{.06})=\overset{t}{2.2}$

The whole subject of interest is embraced in the four solutions above, so far as principles involved are concerned; but the most difficult feature of computing interest is not so much a matter of principle as of detail. The fracional parts of a year afford the greatest stumbling block to the ttudent and should be thoroughly mastered by him before he can fsel certain of results.

For interest purposes a yeae is considered to have 360 days, divided into 12 months of 30 dars each; hence a month is $\frac{1}{12}$ of a year, and a day is $\frac{1}{360}$ of a yeay or $\frac{1}{30}$ of a month. Observe also that 36 days (1 month and 6 dayrs) is .1 of a year,and that 3 days is .1 of a month. From these facts it is clear that any period of time may be expressed in *whole years*, or in 12*ths of years*, or in 360*ths of years*. Thus:

1 yr. 3 mo. 18 da. = 1.3 yr. or 15 6 mo. or 468 da.
2 yr. 7 mo. 14 da. = $2.6\frac{2}{9}$ yr. or $31.4\frac{2}{3}$ mo. or 944 da.
10 mo. 24 da. = .9 yr. or 10.8 mo. or 324 da.
78 da. = $.2\frac{1}{6}$ yr. or 2 6 mo. or 78 da.
16 da. = $.0\frac{4}{9}$ yr. or $.5\frac{1}{3}$ mo. or 16 da.

and so the list might be extended indefinitely. While as is seen above it is possible to reduce the time in any problem to either years, months, or days; yet it is plain that the operator should use discretion and reduce it to the denomination that will cause him the least trouble in solving the problem.

In any problem containing a fractional multiplier, the numerator of the fraction becomes the multiplier and the denominator becomes a divisor of the product; and since the computation of interest always consists in multiplying the principal, rate, and time in years together, every interest problem may be written in one or all the three forms shown below:

Divisor	Principal × rate × years	Divisor	Principal × rate × months	Divisor	Principal × rate × days
1		12		360	

The above formulae lend themselves to the cancelation principle on account of the vertical arrangement, as the divisor is on the left and the dividend is on the right of the line. By finding the product of the factors on the right and dividing it by the number on the left the correct interest is developed. The usual precautions for decimal multiplication must of course be observed, otherwise by the misplacing of the decimal point serious errors would be made.

To illustrate the solution of a problem by the use of the above formulae, let the interest be found on \$1080 at 6% for 2 years, 7 months and 14 days ($2.6\frac{2}{9}$ yr. or $31.4\frac{2}{3}$ mo. or 944 da.).

	1080 (120)	120
		.06
	.06	7.20
		23.6
(9)	$2.6\frac{2}{9}$ (23.6)	169.920 int.

Note that in clearing the fraction from the dividend it was necessary to multiply by 9, which reduced the time to 23.6 9ths; the numerator (23.6) is left on the right of the line and the denominator (9) is set at the left of the line. The (9) is then canceled into the \$1080 giving (\$120). The 120 is then multiplied by the .06 giving 7.20; this is then multiplied by the 23.6 giving \$169.920 interest. Three decimal places are pointed off because there are three in the several factors.

	1080	1080
		$15.7\frac{1}{3}$
	.06	
		169.920 int.
2)	$31.4\frac{2}{3}$ ($15.7\frac{1}{3}$)	

In this solution the .06, considered as units, is divided into the 12 on the left of the line, giving (2) on the left. The (2) is now canceled into the $31.4\frac{2}{3}$ giving ($15.7\frac{1}{3}$). Since no further cancelation is possible, the remaining numbers on the right of the line are multiplied together producing the required interest, \$169.920.

	1080 (18)	
	.06	18
		944
(60) 360	944	169.92 int.

In this solution the time is in days and hence there is no fraction to perplex the operator. The .06 is first canceled into the 360 giving (60) on the left of the line. The (60) is now canceled into the 1080 giving (18). Since all the numbers are gone from the left of the line, the (18) is now multiplied by the 944 giving the interest \$169.92.

Note that the three methods shown above produce the same result in each case, but that the method which avoids a common fraction is usually the best. If the time can be expressed in years and tenths of years, the first form of solution should be adopted; if the time can be expressed as months and tenths of months without a common fraction, the second form is preferred; the last form will always give correct results, but is sometimes not so brief as the other methods.

Problems to be solved by the second formula:

\$256 at 2% for 7 mo. 24 da.	256	256
\$999 at 3% for 1 yr. 3 mo. 3 da.		13
\$132.15 at 4% for 27 mo. 18 da.	.02	3.328 int.
\$358 at 6% for 2 yr. 3 mo. 15 da.		
\$175.60 at 8% for 7 mo. 14 da.	(6)12	7.8 (13)

Problems to be solved by the third formula:

\$275 at 10% for 3 mo. 22 da.	275 (55)	55
\$621 at 7% for 95 da.		10
\$456 at $6\frac{1}{2}$% for 37 da.	.10	550
\$432.15 at $3\frac{3}{5}$% for 1 yr. 2 mo. 11 da.		14
\$193.50 at 6% for 237 da.	(9)(45)360	112 (14) 9)77.00
		$8.55\frac{5}{9}$ int

The above are all general problems, no attempt having been made to classify them according to rate or time. When the rate is a divisor of 12 or 360, the standard formula may be shortened by omitting the rate from the right side of the vertical line and by substituting on the left of the line for the 12 or the 360 the number of times that the rate is contained in these numbers. Thus, \$480 at 6% for 13 mo. (390 da.)

	\$480		\$480	or	\$480	\$480
	.06	200	13	(6000)360	.06 6000	
(200)12	13				390	390

Following the above suggestion, we have the following special formulae for the rates given:

When time is in days			When time is in months		
2%	18000	principal × days	2%	600	principal × months
3%	12000	principal × days	3%	400	principal × months
4%	9000	principal × days	4%	300	principal × months
5%	7200	principal × days			
6%	6000	principal × days	6%	200	principal × months
8%	4500	principal × days			
9%	4000	principal × days			

Department of English

B. J. CAMPBELL

JACKSON BUSINESS UNIVERSITY, JACKSON, MICH.

Communications relating to this department should be addressed to Mr. Campbell, Jackson, Mich.

Grammatical Construction.

Article UIII

ADJECTIVE AND ADVERB.

We have in our language only two modifying elements, the adjective and the adverb, and the principal errors in the use of these may be classified under the following heads; first, the use of the adverb where the construction requires an adjective, and vice-versa; second, placing the adverb or adjective in such a position as to render the construction ambiguous or the meaning different from that intended; and third, failure to discriminate in the choice of words.

The first error is one as common with cultured people as with uncultured. It is not unusual to hear the high school or college graduate say, "I feel *badly*." "The goods arrived *safely*," instead of "I feel *bad*," "The goods arrived *safe*." In the sentence, "I feel bad," "feel" does not express action, hence an adverb expressing the manner of action cannot be used; but an adjective expressing a *condition* of the subject is required. It is as incorrect to say "I feel *badly*" as to say "I feel *sadly*," or "I feel *sorrowfully*." In the sentence, "The goods arrived safe," we do not wish to describe the manner of the arrival, but the condition of the goods on their arrival.

Adjective or Adverb.—As a rule, it may be said that when a word relates to the predicate by denoting the manner of action, it should be an adverb; but when it expresses some quality or condition of the subject, it should be an adjective. Nearly all verbs express action of some kind and are, therefore, followed by adverbs to show the manner of the action; as, "The physician felt the patient's pulse carefully; i. e., with care or in a careful manner. A few verbs, however, such as *seem*, *smell*, *taste*, *feel*, *appear*, *look*, *sound*, do not express action, and these are followed by adjectives expressing a condition of the subject; as, "The milk tastes sour," "I feel bad," "We arrived safe; i. e., we arrived in a good condition.

Verbs that express action, may, when the sense requires it, be followed by an adjective expressing a state or condition of the subject; as, "He stood firm," "The child sat still," "The moon rose bright."

EXERCISE.

Tell which of the italicized words is correct and give your reason.

These flowers smell *sweet-sweetly*. Doesn't she look *beautiful-beautifully* in her new dress? You do not write *plain-plainly* enough. I can do it *easier-more easily* this way than I can your way. How *strange-strangely* it seems here now. This pen does not write *good-well*. Walk as *quiet-quietly* as possible. That is *easier-more easily* said than done. I always feel *awkard-awkwardly* in the presence of company. I feel *good-well* this morning. You must speak more *distinct-distinctly*. How do you feel this morning? Very *well-good*, thank you. My head feels *bad-badly* today. The goods arrived *safe-safely* and *sound-soundly*. After many delays and misfortunes, we arrived at home *safe-safely*. He looked *cold-coldly* on his offer of marriage. How *bright-brightly* the stars shine tonight.

Position of Adverb.—As to position of adverbs, no fixed rules can be given to govern all constructions. Unquestionably, the first requisite in composition, especially in business English, is clearness; then come elegance and force, which must be determined by the requirements of each individual case. First of all, modifiers should be so placed that they will clearly express the meaning intended. Never put between a word and its modifier anything that can steal the modification. Thus, in the sentence, "He is an unquestioned man of genius," "unquestioned" is so placed that it modifies "man," whereas it should modify "genius."

The position of a modifier is often a question of elegance or force rather than of clearness. There are a few words, however, that must be so placed as to modify the element intended, otherwise the meaning expressed may be different from the meaning intended to be conveyed.

While it is true that no absolute rules can be laid down governing the position of adverbs, the following suggestions will aid in placing the adverb in the proper position.

RULE 1.—When an adverb modifies the meaning of an intransitive verb, it should generally follow the verb; as, "We walked rapidly," "He speaks distinctly." A few adverbs, however, *such*, *ever*, *near*, *seldom*, *often*, etc., generally precede it; as, "We often go to the city," "We seldom go to the country."

RULE 2.—When an adverb modifies the meaning of a transitive verb, it generally precedes the verb on account of the fact that the object follows it, although in short sentences, the adverb may follow the verb; as, "He gladly accompanied me to the theater," "He willingly gave her all the money that she asked for," "He wrote the letter carefully," "He uttered the words slowly and distinctly."

RULE 3.—When an adverb modifies the meaning of a verb-phrase in the active voice, it follows the first auxiliary; but when it modifies the meaning of a verb-phrase in the passive voice, it immediately precedes the principal verb; as, "He will undoubtedly have finished before you arrive," "He will surely have forgotten it by that time." "It can be readily proved," "The matter can be easily adjusted.

Position of Only.--This word is singled out for special mention, for the reason that there is no other word in the English language so often misplaced. Capable of being either an adjective or an adverb, it may modify the meaning of almost any part of speech; hence, if not placed immediately before the word, phrase, or clause that it modifies, its force is liable to be stolen by what comes between. Thus, in the sentence, "I shall only publish the portraits and the letters of those who have met with more than ordinary success," for the reason that "only" modifies "those." The first construction would imply that the writer intended only to publish the letters and portraits; but not to circulate them, etc., which is evidently not the idea to be conveyed.

Place the adverbs in the following sentences where they will clearly express the meaning intended:

I only saw your brother for a moment. I wish only to order fifty copies at this time. I am prepared to tell him what I think of him publicly. I am pleased to see you always. "The Spirit of Laws" was only completed when the author was sixty years of age. He never will know the truth in the matter. I am ready to avow often that I never shall undertake such a task again.

Discrimination in the choice of adjectives and adverbs is a subject too broad in its scope to admit of discussion in this article. Teachers will find "Buehler's Practical Exercises in English," and "Raub's Helps in the Use of Good English" excellent reference books along this line.

PRINCIPLES AND PRACTICE IN

Bookkeeping and Accounting

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Purpose and Plan of Closing the Ledger.

In this number I desire to consider some of the questions suggested in my last article.

Some years ago I was discussing with a fellow teacher, the purpose of closing the ledger, and he made this statement: "The ledger in an ordinary mercantile concern is closed for the ultimate purpose of correcting the Proprietor's account." It impressed me as mighty near the truth in a nutshell. Of course there are special features to be considered; for in accomplishing this purpose, the process used must be such that the equality of debits and credits will be maintained.

In presenting this subject to a class I seek first to impress the fact that the proprietor's capital account is kept to show his capital in the business, and inasmuch as each day's business results in either a profit or loss — his worth in the business varying accordingly — the account does not, after one day's business, show his true capital. At certain intervals in business it is considered expedient to read just this capital account, that is, cause it to show at these periods, the Proprietor's true capital relation to the business, and the process by which it is done, is called closing the ledger.

Very little difficulty will be experienced in making plain the fact that a man increases his worth only through gains, and decreases it through losses, and that therefore, closing the ledger, as used in this sense, contemplates closing only accounts showing losses and gains, that the increases or decreases shown therein, may be transferred to the Proprietor's account without violating the double entry principle.

Right here it may be well to show that transferring these losses and gains separately, especially if there were a large number of revenue accounts involved, would make the Proprietor's account quite a cumbersome one, hence the use of the summary — Loss and Gain accounts.

Beginning with the first account showing a loss or gain, it is well to ask why it should be closed, and the majority of the class will answer — that it is closed to *find* the *loss* or *gain* in the account, but inasmuch as that can be and usually is ascertained before closing the account; why close it? The class is now ready to appreciate the fact that a revenue account is closed that its loss or gain may be shown in the account, and that it may be transferred directly or through the Loss and Gain account to the Proprietor's account without disturbing the equality of debits and credits, and ledger closing in general, is not *finding* but *showing* results.

It will be noticed that I have laid much stress upon maintaining equality of debits and credits in the process of Ledger closing. In the use of the memorandum entry method there is always great danger of forgetting to bring down inventories, thus leaving the Ledger out of balance. On account of this danger, I much prefer closing by Journal entries.

This is the only method considered safe by accountants in the offices of most of our large enterprises. The process is very simple, but quite important, and it is to be regretted that there is not a more general use of the method in our text books.

The first step in closing through the Journal is the setting up of entries to adjust the non-ledger resources and liabilities — inventories and etc., as follows: Credit the various accounts with their inventories, etc., and debit Inventory adjustment account for the total. Make an entry debiting the various accounts for their separate gains, and credit Loss and Gain account for the total. Then debit Loss and Gain, and credit the various accounts for their separate losses All accounts showing losses and gains will then balance, and should be ruled. Next make an entry debiting Loss and Gain and crediting the Proprietor's account for the net gain; this will balance the Loss and Gain account, which should be ruled. Next reverse the entries to the Inventory adjustment account and when these entries are posted, the ledger will be closed, with no more risk of its being out of balance than the ordinary risk in posting.

It is well to call the attention of the class to the fact that after the Ledger is closed correctly, by either method, it should balance, not necessarily because in closing we make debits equal in amount to credits, which is true, but rather from the fact that after the Ledger is closed, on the debit side will appear all the resources, and on the credit side, the Liabilities of the business; the Proprietor's Net Capital — the net difference between the Resources and Liabilities appearing on the credit, the smaller side thus balancing the Ledger exactly.

I have the pleasure of submitting the following article by Mr. Walter Schmauch, of the Metropolitan Business College, Chicago.

Closing the Ledger, By Walter Schmauch, of Chicago.

1. OBJECT.

The ledger is a classified record of the transactions of a business, each classification being designated an "account."

The *purpose of closing* the ledger is to place the accounts in such condition as to show (a) net resources and liabilities, (b) the results of the business with reference to gains or losses, as well as (c) the effect thereof on the proprietor's or partners' relation to the enterprise.

The *effect of closing* is to bring the ledger back into its primal state, exhibiting only resources and liabilities. It brings home to the proprietor the truth that for every gain his assests are increased or his liabilities diminished, while for every loss his assets are diminished or his liabilities increased. Every transaction (except even exchanges, which are rare) carries with it a loss again. By comparison of the final results of ledger closings for successive periods the changes wrought in assets or liabilities through our daily dealings may be studied.

2. TIME.

Ledgers are usually closed (a) *at regular intervals* as annually or semi-annually, and sometimes quarterly, in order to ascertain the condition of the business; also (b) *when the personal of the firm changes*, as when a new partner is admitted or one withdraws, or when the firm changes to a corporation, etc. Sometimes only certain accounts are closed as when statements are rendered customers, or settlements arrived at with them.

3. PREREQUISITES.

Before closing the ledger it is necessary: (a) to test its equilibrium by means of the trial balance, as a ledger closed out of balance is a cause of much inconvenience, worry and loss of time (b) to take inventory of properties on hand, if double entry is used. (c) It is also advisable to make a working balance sheet with special columns for the trial balance losses and gains, resources and liabilities. The making of the balance sheet is not absolutely essential, but is an excellent guide in closing the ledger. Errors made on a single sheet are much easier of location and correction than those for which an entire ledger must be ransacked.

3. METHOD.

(a) *The Vehicle:* Red Ink.—In closing the ledger, red ink has been universally agreed upon among bookers. Red ink signifies:

(1) That the item is one of original entry on the ledger and is not obtained from any other book.

(2) That the entry is not final, but is to be transferred to some other part of the ledger.

(3) That the entry is one merely of convenience, and does not represent an actual transaction. The red ink entry is always transferred to the opposite side of the same account or of some other account in black ink.

(b) *The Rules:* All real accounts are closed "To" or "By Balance," while representative accounts are closed into "Loss & Gain." The Loss & Gain account is closed into the proprietor's or partners' accounts by means of red ink entries, or in case of a corporation into an "Undivided Profits Account," there to remain awaiting the declaration of a dividend. Before closing the

(*Continued on page 30.*)

DEPARTMENT OF

COMMERCIAL LAW

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Detroit, Mich.

Contracts.

4. CONTRACTS BY MAIL, TELEGRAPH, TELEPHONE.

Every contract includes an offer and an acceptance.

An offer or proposal for a contract may be made in person, by agent, by telegraph, or by letter, and an assent to it or an acceptance of it may be given in the same manner.

If the proposition is made by letter, and is sent by mail, the person making the offer may retract by a subsequent letter which reaches the offeree at any time before an answer of acceptance has been written and put in the mail.

Example: A in Detroit mails a letter on Friday to B in New York offering to sell him five hundred dozen eggs at eight cents a dozen. This letter reaches B Saturday noon. Saturday morning A writes a letter to B withdrawing his offer, which letter reaches B Monday morning, while he is in the act of writing a letter accepting the offer. It is too late for him to mail the letter and thereby accept it.

As soon as an acceptance is put into the mail the contract is closed as to both parties.

Example: On Friday A in Detroit writes a letter to B in New York, offering him five hundred dozen eggs at eight cents a dozen. The letter reaches B Saturday noon. Saturday afternoon at 3 o'clock B writes a letter accepting the offer and deposits it in the mail box provided by the post office authorities, at the street corner. On the four o'clock delivery B receives a letter from A withdrawing his offer. A's withdrawal is too late; the contract was closed at 3 o'clock.

An acceptance by letter takes effect from the time when it is mailed and not from the time of its receipt by the party making the offer.

A retraction, however, takes effect when the letter of retraction is received and not at the time of mailing it.

The law as to the making of contracts by letter, telegraph, etc., grew out of the practice in early days of transmitting communications by private agencies. In an early case it was decided that a sale was complete when the letter of acceptance was mailed in response to a mailed letter containing the offer, the court merely deciding that by sending the offer through the mail the offerer made the mail his agent for the receipt of his acceptance.

The theory is therefore that where a man making an offer uses the United States mails for the purpose of transmitting his offer he makes the postoffice department his agent, and an acceptance delivered to an agent is the same as if delivered to the principal. It is on this theory that a contract is complete when the acceptance is delivered to the postoffice for transmission; while a retraction is not complete until it is delivered to the person to whom it is addressed, the mail not being the agent of the acceptor but the agent of the offerer, that being the means he has chosen by which to communicate his offer.

The fact that the post has become a public agency and not a private agency, as formerly, does not prohibit the application of the theory; one may make a public agency his own agent as much as he can make a private individual his agent.

So one may be bound when he really does not know that he is bound, as one does not usually know the moment when an acceptance is put into the mails.

If a proposition and its retraction reach the person to whom they are sent at the same instant of time the question arises as to the result of an acceptance. It has been held that if the offer was opened and an acceptance posted before the letter of retraction is opened and read, the contract is binding. If the letter containing the offer is opened and read and afterwards the letter of retraction is read, and then a letter accepting is posted, it is not a contract. The person must have had no actual notice of the retraction at the time when he mails his acceptance in order that the contract may be complete.

If A should send by mail an offer of goods at a certain price, and ten hours later to ensure a sale, send a second offer of the same goods for less money, and B mails an acceptance of the first offer before he receives the second offer, he cannot avoid his first acceptance by writing an acceptance of the second offer and putting it in the mails, stating therein that he avoids his first acceptance. If on receipt of the first offer he mails his acceptance and two hours later receives the second offer of a lower price and then telegraphs his acceptance of the second offer disfirming the first, he is still bound to the first acceptance. A contract once made is irrevocable except by the agreement of both parties. The moment the letter accepting the first offer was posted the contract was complete, even although the acceptance never reached the offerer. Nearly all questions of validity of contracts by mail and telegraph may be answered by bearing in mind that the contract is complete the moment the letter accepting the offer is posted.

It must be borne in mind that the posting of the letter of acceptance, or the sending of the telegram, must be such a posting or sending as puts the communication practically out of the control of the sender; for instance, if the acceptor writes his letter of acceptance and places it in his own private letter box to be called for by his own private messenger at a certain time in the day and taken by him to the postoffice, it is not posted within the meaning of the law. Or, if the acceptor give the letter to a messenger, other than a postman or accredited agent of the postoffice department, he has not thereby made the acceptance complete until his messenger has placed the letter in the postoffice box, or the postoffice, or delivered it to an accredited agent of the postoffice authorities, so that if one writes a letter of acceptance and gives it to a private messenger to be taken to the postoffice and a telegram is received withdrawing the offer while the messenger is en route to the postoffice, even although he may be at the very door of the office, the retraction of the offer is sufficient.

(To be continued.)

You will be glad to know that I am using the Educator as a means of instruction in connection with my English classes. I think that the department of English running this year is the best that has ever been published in any magazine of commercial nature. Certainly the exercises make the students think, and that is what we want.—MRS. L. F. NOBLE, Salem Commercial School, Salem, Mass.

DEPARTMENT OF

TYPEWRITING

A. C. VAN SANT.

OMAHA, - - - - - - - - NEBRASKA.

The Typewriter as a Spelling Teacher.

The fact that a student when he enters a shorthand school is a poor speller does not necessarily disqualify him for stenographic work. It is often said of certain persons that it is an absolute impossibility for them to learn to spell. There may be a few instances of this kind, but the truth about the majority of such cases is that they have never given it the right kind of attention or have never received the right training.

It is indisputable that a stenographer to be successful must be a good speller. But every hour of his work in a commercial school should help to train him along this line. In the ordinary shorthand school the student spends at least two hours a day at the typewriter, and the ambitious student will usually manage to get in an extra hour or two outside of school sessions. This practice is a constant writing of words, either by themselves or in sentences. If the school requires the student to produce perfect work on the typewriter he will get a large amount of practice which trains him to accuracy not only in typewriting but in spelling. He will look over each page before handing it in to see if the work is without error. His eye will in this way receive a very important and necessary training. Words correctly written will be like pictures, and an error will constitute a flaw which his eye will readily detect.

The primary typewriting practice in the average school occupies the first few weeks of the student's life. When this work is completed and he is allowed to begin the transcription of his shorthand notes his spelling training takes on a new form. Instead of the mechanical copying of words and sentences set for him, he is required to think and consciously spell the various words as he reads them from his notes, Not only must he spell, but he must divide into syllables where words cannot be completed at the end of lines. In all his previous letter-writing with a pen he has been able to avoid division of any word about whose syllabication he was in doubt. He could either write the entire word at the end of the line or leave a space and put the entire word on the next line. But in typewriting this cannot be done. He will not be allowed to leave eight or ten spaces at the end of the line simply because he does not know how to divide the word. In pen writing he can slur over a word and leave the reader to judge whether he knew how to spell it or not; but in typewriting no such loose method can be used. An error stands out boldly as an error.

Of course regular assigned spelling lessons, which are either given out for oral spelling or for written spelling on the typewriter or with pen cannot be dispensed with. But it is not fair to the good speller to devote much time to this kind of work.

It is not wise to make a distinction and have special classes for the poor spellers, as that creates a class distinction which touches the defective student at his most sensitive point. It is in the correction of the transcripts that the conscientious teacher can do the most for the student who is weak in spelling. This can be done without taking any of the time of the student who does not need the special training. An excellent method which has been used for years in our school is as follows: A loose-leaf book, which we dignify by the name of "Spelling Ledger" has an account opened with every student. The pages can be shifted from time to time as the membership of the school changes. For convenience they are arranged alphabetically. Every word which is mispelled in a student's transcript is charged to him. It is also written at the top of his transcript, which is returned to him for correction. He is not only required to rewrite the page, but also to write six lines of each misspelled word. These words are returned with his rewritten transcript, and a checkmark is placed beside the word on his account. A glance at the student's account will show the teacher if the student has failed to comply with the requirements. Delinquencies are called to his attention. If he misuses words, such as "there" for "their" both words are charged to him and he is required to write six original sentences, three containing each word. He thus learns the use of the word which he used incorrectly, and also of the word which he should have used. When he fails to use a word in the possessive case correctly he is required to write three original sentences containing the word correctly used in the possessive case.

Of course the object of such a method is to teach him the correct spelling and use of the words which he does not know. But in spite of all that can be said to him he regards it as a penalty, and after the return of a few transcripts with a good many words charged to him he resorts to his dictionary and takes great pains to avoid misspelling, so as to escape what he regards as an irksome duty. Thus is the poor speller made cautious, which is the secret of his future success. It is not possible for any one to learn to spell every word in the language, but it is possible for a student to cultivate caution until the net result will be very few misspelled words.

The Omaha High School has a spelling drill different from anything I have seen elsewhere. The typewriting teacher keeps a list of words misspelled by the students in their transcripts. A portion of each typewriting period is devoted to drill on these words. The words are pronounced one at a time to the class and all write them on the typewriters, the teacher waiting until all the machines have come to rest before giving out the next word. After the last word has been pronounced the teacher spells the words and the students check those which are incorrect. The papers are then passed to the teacher for inspection. Afterwards these papers are returned to the students and they are required to write six lines of each misspelled word. Of course they have had no previous study on the words, although they have all occurred in their transcripts.

In learning to spell, the sense of sight is an important factor. We can often tell by the appearance of a word whether it is correctly spelled or not, but the typewriter operator must also learn to spell orally, as he cannot afford to write a word, look at it to see if it is right, and then correct it if it is wrong. This would take altogether too much time. It would be unwise to dispense altogether with oral spelling in a shorthand school. Both methods of drill are valuable.

THE STORY OF

Business Education in America

By FRANK VAUGHAN,

203 BROADWAY, - - - - NEW YORK.

No. 10—A Scrappy Convention.

Fourteen men and one woman answered to the roll-call at the "Third Meeting of the International Business College Association," at Boston, June 14, 1870. The woman was Mrs. Elon F. Brown, Manchester, N. H. Her husband, proprietor of the B. & S. Business College of that city, had died since the last meeting. It is of record in the proceedings that Mrs. Brown was conducting the school herself with gratifying success—the second woman business college proprietor of whom I have knowledge. In the list of members in the copy of the proceedings which I have before me the name "G. A. Gaskell" is written over the printed name "Elon F. Brown," indicating that Mrs. Brown did not continue long in the active management of the school. The 14 men follow: Henry B. Bryant, Chicago; Robert C. Spencer, Milwaukee; Silas S. Packard, New York; E. G. Folsom, Albany; E. R. Felton, Cleveland; Mr. W. H. Clark, Brooklyn; Levi A. Gray, Portland; John R. Carnell, Troy; L. L. Williams, Rochester; C. R. Lakin, Bangor; J. H. Goldsmith, Detroit; Geo. Soule, New Orleans; E. P. Heald, San Francisco; H. E. Hibbard, Boston.

Besides these, several others were present who were admitted to membership at this meeting: W. W. Warner, B. & S. Business College, Providence, R. I.; N. B. Rutledge, Springfield, Ill.; H. J. Rider, Trenton, N. J.; and probably William C. Whitney, Newark, N. J. Henry C. Spencer appears to have been there for a short time on the first day—just long enough to get his associate, Henry R. Copp, Washington, elected a member. Mr. Copp probably was not present. The report is obscure on some little details, but we may say that the total attendance was about twenty. President J. C. Bryant was absent—as he had been the year before—and was roundly scored by Mr. Folsom, who expressed himself as certain that he "could have come." Vice-president Gray presided until near the close of the proceedings, when President-elect Felton relieved him of the gavel.

THE STREAM OF TALK.

On page 95 of the proceedings, I I find this sentiment attributed to Mr. Folsom.

I have heard several times in this Convention that talk is cheap, and I should think it was, considering the immense amount of talk that this gentleman has been spouting. From the time this Convention began until now it has been one continual stream of talk. Perhaps that is the reason it is so cheap. In fact some of the time it seems to me he has run emptyings into his talk."

THE THIRD DAY, TOO!

This was said in the heat of a spirited debate, but truth to say it fits that convention more closely than any other convention of business educators before or since of which I have any knowledge. It was in fact a genuine talk-feast. The report fills 144 pages, by far the most pretentious in point of printer's ink so far published. The proceedings may not be inaptly characterized as a sort of running duel between the two factions, now supposed to be working together in brotherly love and harmony. S. S. Packard lead the forces of the old B. & S. loyals, Robert C. Spencer was the aggressive captain of the other contingent. Fully half and probably more of the talking was done by these two men. Sharp personalities were indulged in on both sides and it is plain to see that the old wounds had not healed, and that these men who shortly afterwards entered upon a friendship of the most intimate and devoted character, which increased with the years, were then ready to fly at each other's throats at the slightest provocation.

Mr. Spencer frankly avowed that he distrusted Mr. Packard. Here is a specimen:

"I am suspicious (of Mr. Packard)—I acknowledge it. I am very sorry I am under necessity of being so. I do not fear personalities when occasion requires."

He thought that Mr. Packard was trying to force his text-books on the Association for personal profit, and said as much repeatedly. Mr. Packard complained of being deliberately misrepresented by "one of the members," and though less blunt of speech it is clear that there was no love lost between them.

OTHER MISUNDERSTANDINGS.

Every little while Mr. Folsom, Mr. Felton or some one else would sprinkle a little oil on the troubled waters, and things would go along with comparative smoothness for a brief space. There were other antagonisms, too. One of them was between Mr. Gray and Mr. Hibbard, who had a private quarrel of their own over a scholarship, which one of them had issued and the other had honored without getting paid.

At the close of the proceedings, Mr. Folsom and Col. Soule were invited to address Mr. Hibbard's students and their guests, the students of Mr. Warner's B. & S. Business College, Providence. Mr. Folsom spoke first. The title of his address was "The Two Values." It was a deep scientific essay on political economy, which must have shot far over the heads of the students. Singularly enough it was interspersed with bitter political allusions to the South, then writhing in the throes of "reconstruction." This roiled the fighting blood of the Louisianian, so that when he got on his feet he almost entirely forgot to talk about business, but poured the hottest kind of hot political shot into the camp of the assailant. So vigorous were his remarks that the report of them is starred like the Milky Way—presumably because the reporter feared that the omitted portions were too warm for type metal.

And there were all sorts of little spats on the side between other members, so that all in all those of scrappy proclivities must have had a perfectly lovely time. But of business there was practically none. When, after an interminable debate, a resolution was adopted today it usually was rescinded tomorrow. Or if it meant anything, eviscerated by a subsequent resolution or rendered innocuous by a solemn vote affirming that it was "merely an expression of opinion and of no binding force."

THE SCHOLARSHIP BUGABOO.

The one thing of real importance done at this meeting was a tremendous threshing over of the interchangeable life scholarship problem. Mr. Packard was at his best in assailing this system and demanding its destruction. He boldly declared that he had issued his last life scholarship, either for his own school or for any other school, and denounced the system as unwise, burdensome to the school proprietors, and as far as the public was concerned a humbug pure and simple. He wanted the whole thing wiped out then and there. This proposition produced the liveliest kind of protests. That there were inequalities in the system and that it was badly in need of tinkering, all admitted, but most of those present fought like gladiators for the retention of the principle.

HOW THEY LINED UP.

Mr. Felton was not prepared to

discard the scholarship. He made a rather conservative speech, pointing out to the great benefit of association between the colleges. He regarded these scholarships as the keystone of the arch. Mr. Folsom went further. Touching the proposition to limit the scholarship to five years, he spoke these prophetic words.

"I want to say that the very moment you limit that life scholarship you strike a death blow at this Association. Mark my words!"

Mr. Williams thought it would never do to give up the reciprocity feature, and offered this remedy.

"Resolved: That a sum not less than $100 should be established as the price of reciprocity scholarships."

Mr. Spencer, who at first had agreed with Mr. Packard without reservation, "on further reflection" thought the time had not arrived for the convention with this matter, especially in view of the very "unfortunate circumstances," in which the Detroit College (Mr. Goldsmith's) was then placed. Evidently some outlawed free-lance school was poking Mr. Goldsmith's ribs pretty hard, as his "unfortunate situation" is referred to several times in the report. He himself personally protested against any change. Mr. Carnell, Mr. Sadler, Col. Soule, Mr. Rider, Mr. Heald, all stood by the old system, but wanted the price higher.

WHAT AGITATED MR. HIBBARD.

Mr. Hibbard was the only man present who really came out flat-footed in support of Mr. Packard, and denounced the whole system as a "humbug." I think this extract from his remarks will interest some of you:

"Now, if any of you want to know what induces me to urge that some action be taken in this matter, stop at Comer's Commercial College as you go by, and look at a sign which faces me every day. It is headed *Humbugs*. It was written by a man who has had thirty years' experience in a commercial college, and has made more money than any man present. I understand that he pays an income tax on nearly $100,000 this present year, and his money has all been made out of this commercial college business. He proclaims these life scholarships "humbugs," as Mr. Packard called them this afternoon, and they are advertised almost every day in the Boston papers. Those very members who insist upon keeping our life scholarships will admit, if they are closely questioned, that they *are* humbugs. They can not help it. They know they cannot fulfill them, but still they insist on issuing them. I think if a few of them had these signs put out where they could see them every afternoon when they strolled down street, when perhaps they had just sold one of these scholarships, and were feeling pretty good over it, they would come back to the convention and try to determine some limit to them."

A PLAN ADOPTED.

Finally it was agreed that the price of the reciprocal scholarship should be $75 and a resolution was passed to that effect. At the next meeting the matter was threshed out all over again. Messrs. Gray and Goldsmith made a strong fight for the privilege of retaining the old $50 price (the others to charge not less than $75,) but the convention wouldn't have it. This is what Mr. Gray thought of his treatment:

"I feel that I am utterly cut off from this Association. I shall so consider it. I shall go home to Portland and do the best I can for my institution and its cause; but I shall feel just this way precisely, that I am utterly isolated and cut off from this Association." Almost as pathetic as the wail of Hagar.

NOT YET, BUT ——.

At last the question seemed to have been settled definitely — but no such luck. The war waged more fiercely than ever at the succeeding session, and ended in placing the whole matter in the hands of the executive committee with power to authorize any particular school to charge what it liked so long as it didn't go below the old $50 limit. In other words, the matter remained practically where it had been.

Yet I think much grew out of it. The views of every man present were thoroughly aired. The system was dissected into its minutest elements. Every point of weakness was exposed. Men were set to thinking — and it followed inevitably that nothing could save it.

VISIONS.

This wasn't all the fun by a long shot. I think you will smile when I tell you in my next paper about Mr. Spencer's splendid Congressional charter for an "International Business University" in anticipation that "the time may come when we shall want to lay a submarine cable or build a new railroad across the continent"— to say nothing of establishing "a connected system of banks throughout the country." I dare say that Uncle Robert has indulged himself many a grin over that fine old dream of a charter in the 38 years that have intervened since he paid a lawyer $50 to draw it — and got a stinging rebuke from Mr. Lakin of Bangor, who had got his "hull darn skeool" incorporated for $5 by just as good a lawyer, b'gosh.

HERE IS AN EXTRACT FROM COL. SOULE.

"By legislative enactment of our African fellow-citizens the people of Louisiana have mixed schools. The white children are not only permitted but constrained to sit side by side with the African children and with one voice chant praises to the power that thus circumstanced them. Our Governor is a gentleman that loves and kisses African ladies, and our Lieutenant Governor is as handsome a black gentleman as you have in Boston. Now I take it for granted that in view of the fact that Boston is the hub of the universe, the cradle of liberty and the casket of patriotism, that there are none of her citizens of mature years that will not say amen to the progress of legal equalization of society in Louisiana, and I doubt not that some of the Eastern philanthopists would esteem it a great blessing to have their daughters sit and study the beauties and mysteries of nature by the side of some African gentleman whose face is as black and shining as the boots on your feet, whose hair is always curled and never need a combing, whose nose is so flat and lips so thick as to facilitate lovers in kissing, and whose rich and sweet native odor renders it unnecessary to invest in perfumery. But, young gentlemen, while I grant this view to some of the older heads, I am of the opinion that *you* would prefer that your associates and lovers should be of your own color."

WHEN subscribing or renewing your subscription do not forget to include the extra quarter for the picture entitled, "The Pioneer Educators of America." It is being prized and praised by those who have secured a copy. It is a valuable pictorial addition to the History of Commercial Education.

Ferris Institute.

For many years we have heard of the Ferris Institute, Big Rapids, Mich., but recently we had the pleasure of visiting it and inspecting it for the first time. We found a most orderly, earnest and intelligent student body of nearly one thousand members, and a score or more of hustling, efficient teachers. The school is one of the least, yet one of the best, governed we have ever seen.

We found Ferris to be the same fearless, forceful, sincere, simple hard-working man at home he has always appeared to be at our conventions — a thing we cannot say of all we meet away from home. Furthermore, we found the Institute itself, including buildings, number and nature of students, and character of work done, to be as good and as high in quality as it has a reputation for being, or as represented on paper.

Twenty-three years ago Mr. Ferris and his able, loyal wife started an educational movement which has wid-

WOODBRIDGE N. FERRIS.

ened and extended its influence far beyond the hopes of its promoters — a work which is as unique, as original, as pedagogical, as sane and as humane as any ever evolved in modern times.

Over a hundred thousand dollars has been earned and invested in buildings, the construction of which is substantial and well adapted to the work required, the furnishings are first class and especially suited to the various lines of instruction taught.

Recently a twenty-five thousand addition was built to accommodate the increased attendance and to facilitate the work of the numerous departments, such as the business department, which is getting to be quite large.

Between one-half and one-third of all the students pursue the commercial course, which comprises bookkeeping, shorthand, telegraphy, etc. The other pupils are learning to teach or are preparing to enter the Michigan University, while not a few prepare for pharmacists, etc. About 90% of Michigan's successful applicants for the State Life Certificates are Ferris students, which speaks volumes for the work done.

If you want to be filled with enthusiasm and high ideals, visit Ferris Institute. It bears inspection at a close range. They *do* things.

Ferris Institute, Big Rapids, Mich., with its recent new right wing, located beautifully on a natural elevation overlooking the City and the Muskegon River Valley.

Main Room of the FERRIS INSTITUTE where nearly a thousand ambitous young men and women gather each day to receive Insruction and Inspiration. These "Morning Exercises" have become famous and are looked forward to alike by pupil and visitor.

The New Business Practice Room, Beautifully Lighted, Expensively Furnished, and Presided over by Experienced, Enthuastic Teachers.

ASSOCIATION AND CONVENTION COMMENT, COMMUNCIATIONS AND ANNOUNCEMENTS

THIS DEPARTMENT IS DEDICATED TO THE INTERESTS OF THE FEDERATION, ASSOCIATIONS AND CONVENTIONS OF THE COMMERCIAL TEACHING PROFESSION. OFFICERS OF THESE ORGANIZATIONS ARE CORDIALLY INVITED TO COMMUNICATE WITH THE PROFESSSION THROUGH THIS MEDIUM OF PUBLICITY AND PROGRESS.

Communications should be received in Columbus by the first of the month preceding date of publication. However, they may be received as late as the tenth, and in cases of important program announcements, as late as the fifteenth of the month.

Our Associations.

At about the time this number of THE BUSINESS EDUCATOR will be mailed, the Eastern Commercial Teachers' Association will be in session in Boston, and the officers of the Central Commercial Teachers' Association will be planning for the May meeting of that body in Cedar Rapids, Ia. We sincerely hope that both meetings will be well attended and the present outlook is favorable to both.

The Central is rapidly gaining in numbers and strength, and since the National Federation is being held two years in succession pretty well toward the east, it is quite likely that the Western (Central) Association will gain somewhat by it.

Nothing makes more, if as much, for good will and progress than Associations, and we therefore gladly do what we can to foster the idea which makes so much for fellowship.

True, the Associations sometimes create discord among some of the members, but they do this only when not rightly managed. Selfishness will, now and then, creep in, because we are all more or less selfish, but when even this occurs it is soon corrected if the members as a body are given a chance to act.

The main troubles of the past have been prolonged and intensified by round about methods of electing officers, and the more machinery surrounding or involving the conduct of an organization to easier it is for those on the inside to manipulate matters and perpetuate themselves or their kind. This is true in politics and it is bound to be true elsewhere so long as men are human and grasping or ambitious.

The methods as yet employed by the majority of states to elect United States Senators are a relic of spoils politics and should and must be done away with before we can be politically free and have a more nearly direct voice in our national government.

Why, when or how the E. C. T. A. adopted its peculiar form of government we have not endeavored to learn, but it is plainly evident that not a few are in favor of a simpler, more democratic form of constitution.

So far as we have observed, good clean men have been chosen as officers which alone we believe has saved it from serious trouble, but it is only a question of time until "history will repeat itself" in this organization, as it has in all others, if revision is not soon considered.

We are not endeavoring to create dissention or ferment trouble, but by public, aboveboard discussion prevent it. Discussion is always to be preferred to dissention, and if things are discussed soon and openly enough, serious trouble can always be avoided.

The E. C. T. A. is doing a magnificent work — a work no other organization can perform, and we wish it continued and increased usefulness and the greatest possible harmony consistent with progress.

Convention of Central Commercial Teachers' Association

CEDAR RAPIDS, IOWA, MAY, 9-10-11

Programme.

Thursday Evening, 8:00 o'clock.

MUSIC

ADDRESS OF WELCOME

RESPONSE

ADDRESS

Friday Morning, 9:00 o'clock.

PRESIDENT'S ADDRESS, ... John R. Gregg, Chicago

DISCIPLINE IN THE COMMERCIAL SCHOOL ..... R. H. Peck, Davenport, Ia.

Discussion led by C. D. McGregor, Des Moines, Ia.

THE AMERICAN COMMERCIAL SCHOOLS INSTITUTION—Its Advantages and Disadvantages,
(a) To the public in general;
(b) To the schools;
(c) To the Teacher.

Friday Afternoon, 2:00 o'clock, Section Meetings.

Business Section.

BOOKKEEPING:

The Right Start, M. M. Link, Terre Haute, Ind.

Discussion led by G. T. Wiswell, Cedar Rapids, Ia., and Carrie Vance, Waterloo, Ia.

The Evolution of Business Practice ..... S. H. Goodyear, Cedar Rapids, Ia.

Discussion led by A. W. Dudley, Des Moines, Ia.

Advanced Work, L. M. Wold, Cedar Rapids, Ia.

Discussion led by B. M. Winkleman, Waterloo, Ia.

Round Table.

Penmanship A. N. Palmer, Cedar Rapids, Ia.

Rapid Calculation, A. H. Burke, Kirksville, Mo.

Commercial Geography.

Shorthand Section.

THE PRESENTATION OF THE LESSONS ..... Ida McL. Cutler, Dubuque, Ia.

Discussion led by E. R. Sanford, Des Moines, Ia.

THE DAY'S WORK IN THE SHORTHAND DEPARTMENT: How arranged, and proportion of time given to each subject included in the course. Hattie L. Cook, Cedar Rapids, Ia.

BEGINNING DICTATION, ... Elizabeth Van Sant, Omaha, Neb.

Discussion led by Helen W. Evans, Cedar Rapids, Ia.

ADVANCED PRACTICE: The development of combined speed and accuracy. ..... Carrie A. Clarke, Des Moines, Ia.

Discussion led by John R. Gregg, Chicago, Ill.

THE TEACHING OF TYPEWRITING ..... A. C. Van Sant, Omaha, Neb.

REQUIREMENTS FOR GRADUATION FROM SHORTHAND DEPARTMENT ..... Ina B. Allison, St. Louis, Mo.

Discussion led by Elizabeth Irish, Iowa City, Ia.

HOW TO DEVELOP AND MAINTAIN INTEREST IN SHORTHAND AND TYPEWRITING.

Friday Evening, 7:30 o'clock.

Banquet.

Saturday Morning, 9:00 o'clock.

THE COMMERCIAL TEACHER: What he should be, know, and do, to meet present day requirements.

THE COMMERCIAL DEPARTMENT IN THE PUBLIC SCHOOLS: L. C. Rusmisel, St. Joseph, Mo. Discussion led by Clay D. Slinker, Des Moines, Ia., and Ina B. Hilbard, Cedar Rapids, Ia.

THE TEACHING OF ENGLISH AND BUSINESS CORRESPONDENCE:
(a) How much time assigned;
(b) Method of planning work to secure satisfactory results from students entering class at different times ..... L. T. Weld, Cedar Rapids, Ia.

Discussion led by O. H. Longwell, Des Moines, Ia., and E. E. Strawn, Spencer, Ia.

THE SPELLING PROBLEM: How I deal with it ..... Carrie A. Clarke, Des Moines, Ia.

Discussion led by W. H. Gilbert, Marshalltown, Ia.

WHAT SHALL WE DO TO BE SAVED? A discussion of present-day conditions in commercial education, G. W. Brown, Jacksonville, Ill.

Discussion led by J. C. Olson, Parsons, Kas. and B. F. Williams, Des Moines, Ia.

ELECTION OF OFFICERS.

SELECTION OF PLACE OF MEETING.

As an officer in one of our various associations, are you making the most of your opportunity for service by sending to these columns announcements, etc., such as you should publish from time to time? No charge. Appreciation for pay, on our part, and a clear conscience on your part.

Wisconsin

BOYD'S SCHOOL OF SHORT-HAND, TYPEWRITING, BOOKKEEPING AND OFFICE PRACTICE.

Fond du Lac, Wis., March 1, 1907.

EDITOR BUSINESS EDUCATOR:

At a meeting of the Wisconsin Commercial Educators' Association held in my rooms Friday and Saturday, February 22 and 23 the enclosed Course of Study was formulated for consideration and possible adoption at our next meeting to be held this coming July.

Thinking that it might be of interest to Commercial Educators I have been instructed to furnish copies of the proposed Course of Study to the different Commercial Magazines that you might use it as you see proper.

Respectfully yours,
R. H. BOYD.

COURSE OF STUDY PROPOSED BY

Wisconsin Commercial Educators' Association.

COMMERCIAL DEPARTMENT.

BUSINESS, BOOKKEEPING AND COMMERCIAL METHODS

Theory and Practice in Single and Double Entry, Special Column Books, etc., Corporation Methods, Voucher Accounting and Banking.

ARITHMETIC AND RAPID CALCULATION.

Common and Decimal Fractions. Practical Measurements. Percentage and its Applications. Equation of Accounts.

COMMERCIAL LAW.

Contracts, Negotiable Papers, Agency, Partnership. Corporations, and Statute Laws.

ENGLISH.

Words—Pronunciation, Spelling, Meaning, and Application.
Composition—Structure of the Sentence. Harmony and Concord of Expression.
Punctuation, Capitalization, Paragraphing.
Correspondence—Letter Forms. Filing Devices.

PENMANSHIP.

Plain Business Hand.

STENOGRAPHIC DEPARTMENT.

SHORTHAND.

Business Letters—5 min. at 110 Rate, Trans. at 25 Rate.
General Matter—5 min. at 100 Rate. at 25 Rate.
Legal Forms—5 min. at 90 Rate, Trans. at 25 Rate.

TYPEWRITING.

Copying from printed matter at 35 Rate.
Copying from Rough Draft.
Billing—Invoices, Financial Statements.
Writing from Dictation at 35 Rate.

ENGLISH.

Words—Pronunciation, Spelling, Meaning, and Paragraphing.
Composition—Structure of the Sentence. Harmony and Concord of Expression. Punctuation, Capitalization, Paragraphing.
Correspondence—Letter Forms. Filing Devices.

PENMANSHIP.

Plain Business hand.

To the Business Educators of Ohio

For a number of years THE BUSINESS EDUCATORS of Ohio have had no formal organization. At a meeting of The National Federation, held in Cleveland, December 26 to 29 inclusive, a number of the Ohio delegates gathered in the parlors of the Hotel Euclid on Saturday forenoon, Dec. 29, and formed *The Ohio Business Educators' Association.* The time was propitious to give our Association life and form and thus save a year's time in long drawn out preliminaries.

The following officers were elected:

President, E. E. Admire, of The Metropolitan Business College, Cleveland.
Vice-President, H. C. Rowland, Columbus Business College, Columbus.
Secretary, C. R. Tate, College of Commerce, Cincinnati.
Treasurer, R. L. Merideth, Zanesville.

The following committees were appointed:
Executive Committe.
C. A. Bliss, Bliss College, Columbus.
F. L. Dyke, Berkey & Dyke School, Cleveland.
D. D. Mueller, Cincinnati.
Committee on Constitution and By Laws.
Mr. Reese, Metropolitan Business College, Toledo.
C. C. Short, Halls Business College, Youngstown.
L. C. Lanning, Ohio Business College, Cleveland.

Upon invitation of C. A. Bliss, of Columbus, the Association voted to meet at his college on May 17 and 18, 1907, for the purpose of hearing the report of the Committee on Constitution and By Laws and adopting the same. The Executive Committee was instructed to prepare a suitable program for that meeting.

It is the earnest desire of this Association that every Commercial School proprietor and teacher in Ohio become active members of it. There will be two sections, Viz: (1) The School Managers' Section and (2) The Teachers' Section, each section having a complete set of officers.

We hope you will at once recognize the necessity, as well as the profit and pleasure of such an Association as ours and signify your endorsement by sending today to the Secretary One Dollar for membership in the Managers' Section, or Fifty cents for membership in the Teachers' Section. Do not delay but do it now.

C. R. TATE, Secretary.

Spencer Seeks Information.

LOUISVILLE, KY., FEB. 20, 1907.

To the members of the Private Commercial School Manager's Association and Proprietors of Commercial Schools Generally:

GENTLEMEN:

At our last meeting held at Cleveland, Ohio, it was decided that he should hold a mid-summer meeting at Philadelphia, Pa., and Atlantic City in connection with the National Educational Association, being informed at that time that the National Educational Association would meet in Philadelphia. It now occurs that the National Educational Association failed to make satisfactory arrangements for Philadelphia and have called the meeting for Los Angeles, Cal., July 8 to 12, 1907.

The question now is, shall we meet in Los Angeles and thus extend the good influence of our Association to the Pacific Coast or shall we meet August 5 to 10, 1907, at some place like Put-in-Bay, Ohio; Chautauqua, N. Y., Winona Lake, Ind., and thus lay the foundation for a Commercial Chautauqua Association, where we can meet every summer for recreation and consultation. Which of the meetings shall we have, shall we have one, both or neither.

We want YOUR ideas, YOUR advice and we shall expect same by RETURN MAIL. Our Executive Committee must have information at once upon which to act.

Yours truly,
ENOS SPENCER,
President Private Commercial Schools Managers' Association.

Admission to the High School Commercial Course.

BY IRA RICHARDSON, CHELTENHAM HIGH SCHOOL, ASHBOURNE, PA.

The Commercial Course in High Schoo's is comparatively new, and, like all new comers, must, for a season, labor under the disadvantages of a stranger in a strange land—imperfectly known and often compelled to associate with those from whose company neither pleasure nor profit arises.

From causes which I will not discuss, a great number of teachers and a majority of pupils have a more or less well established belief that a student who has failed in everything else is still a promising candidate for honors in the Commercial department. Some time ago a High School boy was heard to say, "I won't need to know much to study bookkeeping and shorthand."

This delightfully frank statement is singularly expressive of a popular belief, and must be thoroughly exposed and discredited before creditable results can be obtained from the teaching of commercial subjects.

Not until nature is so shaken up as to destroy the "eternal fitness of things," can we expect a dull or inaccurate pupil to become a bookkeeper. Not until the slow become fast, not until everything capable of locomotion is eligible to the race track, can we expect the student of limited attainments and celerity to become anything but a poor stenographer.

Bookkeeping, stenography and typewriting differ from some of the other High School studies in that there can be no approximation to proficiency—the thing must be done right. A trial balance must be nothing less than 100 per cent. correct. Shorthand notes must be truthful, not 90 per cent. of the truth. A misspelled, badly written letter cannot be tolerated. There is no chance in these studies to be carried along by the class, no opportunity to pilfer the work of others.

The Commercial course is not preparatory but complete and final. Business men expect, and have the right to expect that the graduate from the business department is prepared to make a decent showing in actual office work. For this reason, the dull and the lazy should not be encouraged to enlist in a struggle in which they have no real place, and in which their part is but that of insignificance or humiliation.

A student whose standing in mathematics has been low should not be encouraged to study bookkeeping. A low standing in language should exclude him from stenography. If his grammar school record shows a serious shortage in his knowledge of English grammar, he should not be permitted to attempt to transcribe notes which he is unable to clothe in correct English. As different words and parts of speech are often indicated by the same shorthand character, the reader must have not only a complete knowledge of the relation of words in sentences, but a good fund of general information derived from study and intelligent reading. No stenographer will transcribe from shorthand what he could not read with comprehension in longhand.

The Commercial course has come to the High School, not at the "Call of the Wild," but at the summons of the practical business spirit of the twentieth century—the most aggressive, exacting and dominating factor in our civilization. Common sense, energy, alertness, knowledge and a masterful power to work are absolute essentials to success in the great army of commerce.

How to Secure the Arm Movement in All Written Work.

HARRY HOUSTON, SUPERVISOR OF PENMANSHIP, NEW HAVEN, CONN.

To secure the arm movement in all written work we must suppose that teachers can teach this movement properly in the penmanship lessons. It is, however, comparatively easy to secure the proper movement in the special lessons and exceedingly difficult to have it applied in all written work.

MEANS TO AN END.

The writing lesson should be treated as a means to an end. If, for example, the supervisor gives lessons week after week, consisting largely of movement exercises and does not supervise all written lessons, the teachers and pupils will regard the regular lessons as an end. This will lead to two distinct kinds of writing. We should not only say the special lessons are merely a means of showing how the ordinary writing should be done, but we should see how this writing is produced. If the special teacher does not have an opportunity of visiting the rooms except at the writing period, the spelling, language and other lessons should occasionally be made a part of the penmanship lessons. This together with considerable inspection of work prepared for the regular teacher, will prove to both teachers and pupils that this work and not the exercises is the real end we have in view. It is not enough to simply say this as it is what we do that really influences. Ask the regular teacher to make a list of pupils who use the proper movement in all writing. In various other ways take an interest in and put a premium upon using this movement in all written lessons.

LESSON NEVER ENDS.

Another point that is absolutely essential is for the supervisor to secure intelligent and hearty co-operation of the regular teacher. Teaching penmanship is different from teaching many of the other subjects. A lesson in music, arithmetic or drawing can be completed and no thought given to it during the other recitations of the day. This is not true of penmanship. It is used so much in nearly all of the studies that we can say this lesson never ends. When we say it is completed it has really just begun, for if what is taught in the special lessons is not put into practice in all written work, no real progress will be made.

WRITING, LANGUAGE AND DISCIPLINE.

How to secure the necessary supervision of all writing is a difficult problem. If the average teacher is asked to see that spelling, language, etc., are written in the correct way, she will invariably answer that she cannot, for example, hear one class in reading and also give her attention to another class preparing spelling or arithmetic. Teachers should realize that penmanship must be treated in the same manner as language and discipline. Every teacher realizes that to give an excellent language lesson and then ignore incorrect English in all other lessons, means failure in this subject. Every teacher realizes that in the matter of discipline she must have a general oversight of all pupils during the entire day. She may occasionally give a special talk pretaining to discipline, realizing that her directions must not only be put into effect at the time being, but throughout the days and weeks that are to come. She wouldn't think of saying she couldn't pay attention to the other class. As before stated, penmanship must be treated the same as language and discipline. Just before hearing one class recite, a word of admonition or encouragement might be given to the other class about to prepare some written lesson. At the close of the recitation the teacher might say something like this:

"I NOTICED THE FOLLOWING PUPILS WHO MAINTAINED A GOOD POSITION AND USED THE PROPER MOVEMENT."

The main thing is to realize that this attitude and the use of some such means as suggested are absolutely essential. The chief difficulty is that teachers do not understand that this can and should be done. The teachers who proclaim the loudest that they must not say anything about penmanship during the spelling lesson are frequently the ones who insist on pupils standing erect and away from the desk when reciting. They have no hesitancy in breaking the train of thought in order to have a boy speak louder, take his hands from his pockets, etc., etc. The trouble is they have never looked at the penmanship problem in the right way.

NEED OF CO-OPERATION.

This is most difficult to correct where a system of special teaching is in vogue and where all, or practically all, of the instruction is given by the special teacher. A visit was made to a city where such a plan was in operation. The teacher upon being told that penmanship was the special object of the visit said, "I don't have anything to do with that subject." The pupils were writing and it didn't look as if anyone had anything to do with this branch. The teacher had thrown off all responsibility so that what the special teacher did was of no avail.

Every superintendent will agree that the supervisor should have the co-operation of

HARRY HOUSTON.

the regular grade teacher, and if he has confidence in the specialist will give his support in bringing this about. This often requires a great deal of tact and patience.

Teachers like the one mentioned above, cannot be changed in a day.

EXPLAIN ARM MOVEMENT.

Another suggestion is to make it plain when the movement is introduced just what writing in this new way means. Pupils frequently fail to make the connection between the movement exercises and the ordinary written work. Explain that writing with the arm movement means that the hand, wrist and forearm are used in conjunction with the fingers. Ask pupils to move the whole writing apparatus along in unison. Show them that it is not conducive to ease and rapidity to rest the hand heavily on the desk, make a few letters with the fingers, then stop and move the hand: long. The movement exercises should be simple and soon followed by words, sentences and the kind of writing required in the other lessons.

"SHOW ME, I'm FROM MISSOURI."

One more suggestion is in regard to teachers' meetings. It is not always effectual to lecture to teachers. Vary these meetings by having a class doing especially good work, write before the teachers. This is very helpful and convincing. If pupils write not only the exercises properly, but also miscellaneous writing, teachers will go back to their rooms determined to have their pupils do as well. Seeing is believing and we all learn more readily through the eye than through the ear.

Summarizing the above, treat the writing lesson as a means to an end. Put a premium upon having all written work done properly. Treat penmanship the same as language and discipline. Secure the co-operation of teachers, principals and superintendent. Use simple movement exercises. Instruct teachers not only by lecturing but by having them see the best classes at work, and finally be patient and optomistic. Remember that pupils work under trying conditions. Small desks and much written work make their task difficult. Remember that teachers have many other subjects to teach. Be sympathetic and helpful, but be persistent.

The Fourth Annual Convention of the Connecticut Business Educator's Association

Was held Feb. 23, at the rooms of the Waterbury Business College, 108 Bank St. It was a representative gathering from all the prominent Business Colleges in the State, and a number of persons from institutions, in the state of New York and Massachusetts.

The program included a number of interesting articles on vital subjects. Among the speakers were I. S. Brown, Bridgeport; E. A. Folsom, Worcester, Mass.; Horace G. Healy, New York City; and C. C. Fitch, Connecticut, manager of the Remington Typewriter, Co.

Mayor W. E. Thoms welcomed the delegates in behalf of the city of Waterbury and spoke of the important work the schools were now doing and the great interest felt in their welfare by business interests generally. The Mayor laid stress on the attainment of a good and thorough understanding in the English language and the importance of it to those who enter a business career. The Mayor said in part:

"I have found the great fault with stenographers, is not so much that they do not understand shorthand, as that they do not understand English, and cannot spell. Often times a business man does not want to dictate a letter completely and it is not possible to word the letter correctly, and he has not time to use correct English, etc. Consequently, he depends on his stenographer along the lines of first class composition. It is important that this most important part of the student training should not be lost sight of."

I. S. Brown, of Bridgeport, spoke on "Anticipation vs Realization." He treated also the problems in handling the pupils who go to Business Colleges without an adequate preparation in the English branches and deplored the fact that so many quit High Schools and Grammar Schools long before they have sufficient knowledge to take, with success, the more technical business courses.

A spirited discussion among those present followed on the subject of stenographic training, Miss Flora B. Pryor of the Waterbury Business College furnishing the theme for the discussion, and participated in by Miss Lounsbury, of Brown's Business College, Bridgeport, Mr. Healy of New York, and Mr. Tong and Mr. Stone, of New Haven.

Miss C. C. Houley, of Meriden, read a paper on "Penmanship," which was very well received by the association. E. O. Folsom, of Worcester, Mass., spoke on Intercommunication Business Practice referring to the good results that had been obtained in schools where it had been carried on in a thorough and systematic manner. After which the meeting adjourned for lunch.

The afternoon session was called to order by the President and the regular business meeting of the association was held, when the following officers were elected for the ensuing year.

President, E. J. Wilcox, Middletown.

Vice President and Treasurer, D. W. Ferrier, Norwich.

General Secretary, Miss B. Pryor, Waterbury.

Assistant Secretary, Miss C. C. Houley, Meriden.

Executive Committee, (3 years) H. C. Post, Waterbury.

S. B. Trumbull, of New Britain gave a short but very interesting talk on the subject of "Mathematics of Today," illustrating his method of giving drills in rapid calculation by a number of examples placed on the blackboard. This was followed by a discussion in which a number of the members took part.

Mr. Horace G. Healey, of New York, gave a very interesting and suggestive talk on Penmanship and illustrated his remarks on blackboard, giving a plan to be pursued in obtaining the best results in the short space of time, usually allotted to this subject.

Miss Meta M. Kraft, of Meriden, next gave a talk on "Points in Typewriting Teaching," emphasizing the fact that particular attention must be given to the correct method of fingering.

Mr. Ferrier, of Norwich, gave an instructive talk on "Difficulties Commonly met with in Teaching Bookkeeping, and how I handle them."

Because of the lateness of the hour, Mr. C. C. Fitch, Conn., Manager of the Remington Typewriter Co., spoke very briefly on the subject of "The Business School Principal"—a Few Words in Appreciation. He said in part, the business college principal has been a much abused man in the past, but the business world is rapidly coming to a keener appreciation of his efforts in its behalf.

The meeting closed with a talk on "Business Bookkeeping" by E. J. Wilcox, of Middletown. A part of his talk consisted in comparing the modern facilities of Bookkeeping with those in operation 20 or 30 years ago.

Reported by Miss Jessie E. Scott, Brown's Business College, Bridgeport, Conn.

Bookkeeping and Accounting — Continued from page 20.

net gain into the proprietor's accounts it is well to write off a certain per cent of the net gain into a "Guaranty Account" to provide against fictitious or book gains; while in case of a corporation, in addition to this reservation, it is well to set aside a certain per cent as a *surplus* to provide against unexpected losses and to insure uniform dividends.

4. INVENTORIES.

The inventory is a list of properties on hand, or outstanding credits or liabilities which are not made the subject of an account on the ledger. Two divisions may be named:

(a) *Resource Inventories*, or those showing: (1) *properties* belonging to the business, as merchandise unsold (at cost price); or stocks or bonds in other companies; (at market value;)

(2) *Expense Negatives*, as unconsumed fuel, stationary or postage, unexpired rents or insurance premiums, etc; or

(3) *Accrued Interest* on bills receivable.

(b) *Liability Inventories*, or those showing; (1) *unpaid items of expense*, as salaries, rents, light, etc., in arrears; or (2) *accrued interest on* Bills Payable.

All resource inventories are credited to their respective accounts in red ink before closing into Loss & Gain; while all liability inventories are debited to their respective accounts. The designations in the ledger vary, "By Balance," "By Inventory," or "By Balance Inventory," being employed and sanctioned by universal usage.

Problem In Practical Accounting.

The following problem from a C. P. A. examination, held in New York, June 24, 1902, is submitted for solution:

From the following Trial Balance prepare a trading account, Profit and Loss account and balance sheet as of December 31, 1901:

Buildings		$24000	
Plant & Machinery		6000	
Furniture & Fixtures		1800	
Investments		8700	
Good Will		12900	
Partners' Capital, Jan. 1, 1901			$112500
Drawing Account		2775	
Cash in Bank		10500	
Cash in Safe		375	
Bills Receivable		5250	
Bills Payable			4575
Sundry Debtors		11700	
Sundry Creditors			5790
Purchases		51000	
Sales			80250
Taxes		2055	
Salaries		7125	
Traveling Expenses		1275	
Light, Heat & Power		510	
Freight, outward		1365	
Wages		19755	
Discounts & Allowances		405	
Sundry Selling Expenses		1110	
Insurance		345	
Bad Debts		1170	
Inventory, Jan. 1, 1901		33000	
		203115	203115

Write off buildings 2 per cent; off Plant and Machinery $7\frac{1}{2}$ per cent, and off Furniture and Fixtures, 10 per cent.

Value of goods on hand, Dec. 31, 1901, is $46080.

In addition to the requirements of the problem, set up Journal entries to close the ledger.

ERRATA.

Note the following corrections:

In January problem, make R. R. Stock, Dr. $750—, Bank Stock Inventory, $700— and Mdse., Inventory $250. Strike out first $500—in paragraph admitting Wood.

In February problem, make Salaries, $4000—and Purchases $98000.

CLUB CHAT

A splendid list of subscriptions is hereby acknowledged from Mr. T. J. Caton of the Caton College Co., Minneapolis, Minn.

Mr. C. E. Lowder, the skillful penman in the National Business College (a consolidation of the Electic Business College and the Metropolitan Business College), Minneapolis, Minn., by the enclosure of a recent list of subrcriptions again demonstrated his loyalty to a good penmanship and THE BUSINESS EDUCATOR.

Messrs. Meux and Munro, proprietors of the Mobile, Ala., Business College demonstrate their progressive tendency by favoring us with a good sized list of subscriptions, indicating practical instruction in penmanship, as well as in other things.

Another list of subscriptions is hereby acknowledged from Mr. G. E. Gustafson, penman in the Inter-State Commercial College, Reading, Pa. Mr. Gustafson writes a good, strong hand, and succeeds in teaching others to acquire a similar product.

A list of thirty-eight subscriptions was received the latter part of February from that champion of good writing, Mr. S. E. Leslie, penman in the old reliable Eastman College, Poughkeepsie, N. Y.

Messrs. Donnell & Powell, penman in the Meadville, Pa., Commercial College, are securing good results in penmanship. As a consequence subscriptions have been coming our way and certificates going their way in considerable numbers. Penmanship in this institution has always been looked after carefully, and now it seems to be receiving still more enthusiastic attention than ever.

SCHOOL AND PROFESSIONAL

Mr. L. C. Lanning has been transferred from the commercial department of the Metropolitan Business College, Cleveland, Ohio, to the principalship of the Ohio Business College of that city, E. E. Admire, president. Mr. Lanning encloses a number of specimens of students' work in business penmanship and we are pleased to say that no better work is being received at this office, which speaks well of the instruction and enthusiasm given to this important part of a business education by Mr. Lanning, and the others in the school. He says, "We owe much of our success to THE BUSINESS EDUCATOR and would not care to be without it."

Solution to Problem Given in the February Number.

BALANCE SHEET OF B. & CO.

RESOURCES.

Cash		9250 00	
Bills Receivable		800 00	
Accounts Receivable	$18200		
Less 5 per cent. Reserves for bad accounts	910	17290 00	
Salesman's Charge Slip		8 00	
Mdse. per Inventory		22000 00	49318 00
Furniture & Fixtures	1200		
Less Depreciation 10 per cent.	120	1080 00	
Insurance advanced		75 00	
Rent advanced		125 00	1280 00
			50628 00

DECEMBER 31, 1906.

LIABILITIES.

Bills Payable		4800 00	
Accounts Payable		10786 00	
Salaries Accrued		150 00	
Unadjusted Allowance to Customer		30 00	15766 00
B's Capital	22500		
Less Drawing account	1800	20700 00	
Less $\frac{1}{2}$ Net Loss		844 00	19856 00
C's Capital	17500		
Less Drawing account	1650	15850 00	
Less $\frac{1}{2}$ Net Loss		844 00	15006 00
			50628 00

Mr. A. N. Moritz, of Rockford, Ill., succeeds Charles Etzler as Principal of the Peterson Business College, Punxsutawney, Pa. Mr. Etzler goes to New Castle, Pa., to take charge of the Peterson Business Col-College there.

On January 1, 1907, Mr. H. L. Jacobs, a former official stenographer of the Pennsylvania Legislature, became associated with Mr. A. S. Heaney in the Rhode Island Commercial School, Providence, R. I. Mr. Heaney reports the most promising year in the history of the Institution.

L. J. Egelston of the Rutland, Vt., Business College, reports an unusual demand for stenographers. He says every time he secures the right kind of a young man, there are at least a dozen business men ready to give him employment.

About the middle of February, the old historic Bartlett Commercial College, Cincinnati, Ohio, passed from the hand of Mr. C. M. Bartlett, the son of Mr. R. M. Bartlett, the founder, into the hands of Messrs. T. W. Bookmyer, of Sandusky, Ohio, and W. B. Elliott of Wheeling. Both men will give to the institution their personal attention which will mean the kind of attention necessary to make a better institution in every particular. Few men in our profession are better known and better thought of than Bookmyer and Elliott, and their many friends will wish them success in their venture and field of labor. Cincinnati is a large and thriving city destined to be still larger and more prosperous. The opening up of the Mississippi and the Ohio rivers to international commerce, which in time is sure to be done, will mean much to these inland river cities and there is no reason why, therefore, that Cincinnati should not support a number of first-class institutions. We sincerely hope that some mutual understanding may be arrived at between the various schools located there whereby cheap rates, unprofessional soliciting and other practices may be reduced to a minimum to the betterment of all engaged in school work there as well as to the cause generally. From the changes made in the school work in Cincinnati during the past year or two, we are inclined to think that better things are in store for Cincinnati from this on as concerns practical education. Here are our best wishes to all the brethren engaged there, and to the new school in particular.

December 1, 1906, the Spencerian and the Gilbert Business Colleges of Milwaukee, Wis., were consolidated under the name of Spencerian Business College, with R. C. Spencer as President and A. L. Gilbert as Manager. We wish the enlarged and reorganized institution increased prosperity.

Messrs. S. B. Norcross and R. P. Felch, teachers in the Ferris Institute, Big Rapids, Mich., have purchased the Yankton, S. D., Business College and will take possession July 1st of the present year. The people of Yankton are to be congratulated for having secured two such able and estimable men. Success to the new Institute, and its proprietors.

NEWS NOTES AND NOTICES

Mr. S. O. Smith, a graduate of the Central Business College, Stratford, Ont., accepted a position, January 1st, in the Ottawa, Ont., Business College.

Mr. H. A. Young, a recent graduate of the same school, began work February 1st, in the Ohio Business College, Cleveland, Ohio. This speaks well for the training given in the Central Business College.

Mr. L. C. Horton, of the Horton-Large Business Institute, Trenton, N. J., reports over 500 students in attendance this year. It is certainly a fine showing for a comparatively new school.

A very enjoyable Literary Entertainment, given by the student body, was appreciated by the friends and patrons of the Taylor Business School, Feb. 14, Philadelphia.

From the "Cleveland Press" we learn that the Colonial Club, Friday, Feb. 22, 1907, of that city, gave a ball in honor of George Washington. Mr. H. T. Loomis was chairman of the entertaining committee, and, with Mrs. Loomis, was among the leaders. All were costumed in colonial style from the powdered wig to the buckled slipper. The entertainment seems to have been not only a delightful one, but instructive as well.

Edward W. Spencer, for many years secretary of the Spencerian Business College, Milwaukee, Wis., has retired from active commercial school work. Since June, 1906, Mr. Spencer has been devoting his time to the compilation of a technical treatise on divorce and matrimonial law which will be published during the summer or fall. After April 1, he will engage in the active practice of the law at Milwaukee. Mr. Spencer is well-known as the author of text-books on commercial law and is professor of contracts, personal property and domestic relations in the Milwaukee Law School.

It is with great surprise and sincere regret that we learn, just before going to press with this number of THE BUSINESS EDUCATOR, and too late to write for details, of the sudden death on Friday morning, March 15, 1907, of Mr. E. C. A. Becker of Becker's Business College, Worcester, Mass.

MRS. L. F. NOBLE.

The Affinity that Birdsong Bears to Pen Art.

In these glad summer days when the fields are filled with bird song as graceful in modulation as the undulating of their flight, when the music that is born within every beauty-loving soul, seems to thrill with singing, we who have dabbled with the pen or brush, wonder if there is any tie between these melodies and our own art; our pen and ink art.

Did you never hear the song of a Wilson thrush? If you never have you have missed one of the sweetest, if not the sweetest of the carrolings. The delicate touch of the harp does not compare with its richness. It is an echo from the heavenly songs. If we follow the delicate traceries of the lines from the pen of the late C. C. Canan, we find this same richness, beauty and symmetry. If we were but capable of comprehending beauty, if we could but train ourselves to have an inner vision, as it were, so that we could photograph upon our mind, the beauty around us, before us, on paper and canvas and in the landscape, our lives would be so much richer, so much more worth living.

You remember the field of grasses, or the green meadow land you saw but yesterday; and then you recall that black and white bird that swept down into the seed-grass and flew away again in graceful curves, calling back to you: "Bob-o-link, Bob-o-linkum."

These same curves you will find in the top of Zaner's capital *T's*, *F's* and *K's*, and that exquisite shade seems to say: "Can you do it? Can you do it?"

Perhaps then you rode on past the woodland. The air was spicy with the scent of sweetfern, berries and blossoms. A jubilee of all the songsters was in session. You pause to listen. Even though a dozen or more are represented all the tunes are in perfect harmony, with now and then a sharper tone in contrast to the gentle cooing of the wood-dove.

Turn to Spencer's Compendium. Do you not find that contrast? The bits of shade touched here and there upon the light lines scattered as harmoniously as the loud and dainty tones of the wood-singers.

And right before you dressed in brown, sitting on the fence as any wayside traveler you spy the meadow-lark; and, as tho for you alone, he sings and sings and sings—such a song. You wonder if there will be any lark left.

If you have ever seen A. H. Hinman make music with the chalk upon the blackboard, you may have a very good idea of the lark song.

In the evening when the sun has disappeared and but the last glow tints the clouds; when you can count the stars as they begin to peep from behind the fast falling curtain of blue, you hear the warbling, the thrills, the final bursts of praise to its Maker and then the good-night prayer, of the vesper sparrow.

Look at the Italian letters of Williams or Spencer. Those cobweb lines wound into an intrigue of curves and finally ending in a sharp down stroke with delicate curves for the finish. Is this not the vesper sparrow's song? And, later in the evening when the world is lightened by the cold light of the moon, so different from the cheering sunlight, when all is still except for the buzzing of the fireflies, sad and weird, comes the strain: "Whip-poor-will."

How like the back hand or even the vertical which seem to be begging the winter to whip it toward the right.

Even farther into the night you may sit by the campfire, watching the flames flicker as they are fanned by the wood's breath, and you draw nearer to its warmth as the air is full of dew and cold; when, suddenly you hear the long clear call of the owl.

Glance at the final stroke of E. M. Huntsinger's name. Notice the dash, the power it has to attract and you find the same quality outlined.

And, thus, we might compare indefinitely finding in the song of our feathered singers the essentials that compose the beautiful in writing.

It may be that this is our reason why those who flourish choose the bird as their subject. Surely it is an appropriate one.

MRS. L. F. NOBLE,
Salem, Mass.

Another splendid list of subscriptions is received from Mr. E. Warner, of Central Business College, Toronto, Ont. Mr. Warner is certainly doing his part in the cause of penmanship evolution. He writes a splendid hand, both professional and individual, some of which we hope to show our readers in the near future.

CATALOGS CIRCULARS

"The H. B. I. Student" is the title of a very well gotten up sixteen-page journal published in the interests of the student body of the Holyoke, Mass., Business Institute.

One of the best pieces of advertising received at this office, came from the Behnke-Walker Business College, Portland, Ore. It is a brown covered catalogue printed in colors, the inside being printed on a rich cream paper with marginal pen pictures, bordered ornaments, etc., printed in orange. The text is brief, original, convincing, and to the point. The illustrations are varied, artistic and interesting. A number of half-page forms have been inserted containing portraits of faculty, students, school-room views, etc. All in all the catalogue impresses us as being a creditable representative of a creditable school.

"The News Letter" is the title of a very creditable four-page sheet issued by and in the interests of the Barnes Commercial School, Denver, Colo.

The Columbus, Ohio, Business College is putting out an attractive advertisement in the form of a beautifully colored map of the State of Ohio.

"20th Century Bookkeeping and Office Practice," is the title of a compact circular issued by the South-Western Publishing Co., Knoxville, Tenn., advertising their text on bookkeeping, and those interested would do well to apply to them for this and other advertising ammunition.

A splendid piece of advertising in the form of a 20-page 4 x 9 booklet is being issued by and in the interests of The Capital City Commercial College, DeMoines, Iowa. It is entitled, "How to Get a Start in Business" and comprises "A Few Words to Ambitious Young People." With W. H. McCauley, president, B. F. Williams, vice-president, and I. H. Carothers, secretary, there is no question but that the work in this well-known institution is looked after in a most thorough and conscientious manner.

"Some Information about Vertical Writing," by A. L. Gilbert, Spencerian Business College, Milwaukee, Wis., is the title of a six-page booklet, the object of which is to oust vertical writing from the Milwaukee Public Schools. May success reward its efforts but may something other than "script drawing" follow.

The Lawrence, Kans., Business College publishes a first-class catalog of 40 pages covered in gray. It is well printed on high grade paper, and contains some excellent views of well furnished school rooms. It also contains some creditable pen work, together with illustrations of some fine buildings and views in and about the city.

Some good advertising in the form of circulars is received from the Badger State Business College, Milwaukee, Wis.

A very interesting booklet is hereby acknowledged from the Kinsley-Drake Co., 245 Broadway, New York City, advertising "Lectures on Forgery" by William J. Kinsley, the well-known expert on questioned hand writing. Mr. Kinsley is not only an expert on the Forgery Question, but he is a success on the platform as well.

"The Ransomerian," Kansas City, Mo., is the title of a very wide awake eight-page journal devoted to the interests of Mr. C. W. Ransom's School of Correspondence. It is made attractive by numerous and varied illustrations, portraits, penmanship specimens, etc., and indicates that Mr. Ransom and those associated with him are enjoying prosperity. Mr. E. B. Burnham recently purchased an interest in the Ransomerian Correspondence School, and will devote his attention to the business management part of the work, thus giving Mr. Ransom more time to attend to instruction and the writing of copies. Mr. Ransom reports an enrollment of three hundred students from thirty-four states.

The Stubenville, O., Bnsiness College is sending out a creditable announcement of the Spring and Summer term.

Who's Who in Rapid Addition?

BROADWATER COUNTY HIGH SCHOOL.
TOWNSEND, MONTANA, FEB. 13, 1907.

EDITOR BUSINESS EDUCATOR:

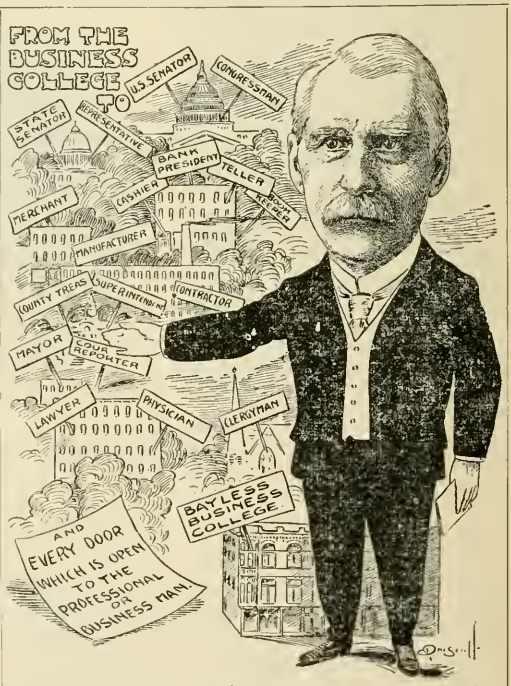
Will you please inform me, through the columns of THE BUSINESS EDUCATOR, as to who holds the record for rapid addition, also what the record is?

Thanking you in advance, I am,

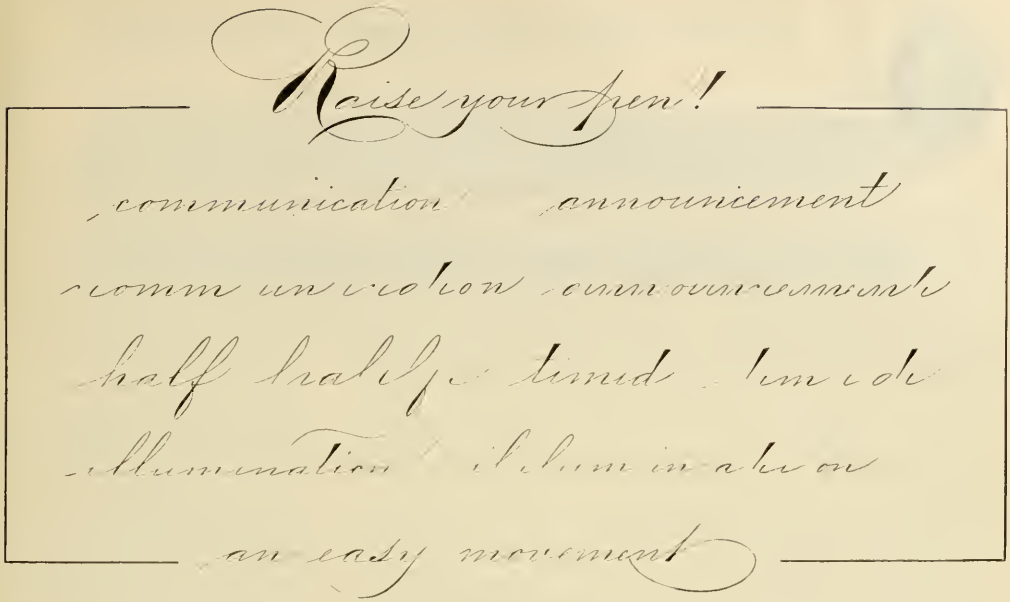
Yours truly

A. O. LUTES

CHARLES J. ARGUBRIGHT,
President, Michigan Business and Normal College, Battle Creek, as cartooned in the "Daily Moon" of that city.



C. BAYLESS,
By cartoonist Driscoll, in the Dubuque, Iowa, "Telegraph-Herald"



Pen Lifting.

Speed in writing is decreased by lifting the pen, and the rapid business writer learns to write the longest words without removing the pen from the paper. But when accuracy is more desirable than speed, the penman finds it convenient, even necessary, to frequently pause and lift his pen from the paper in order to make his strokes more exact and regular. This matter of pen-lifting in professional writing is mentioned in all the lessons given in the penmanship papers, but in such terms of indefiniteness that the home student, who does not have the example of a personal teacher, is at a loss just how to proceed. "Lift the pen frequently", "Raise the pen every two or three letters" or "Be cute and so lift your pen that it will show no break in the line" are not sufficiently explicit for the student, although perfectly plain to the adept. It is to help the home student this article is written.

In ordinary off-hand ornamental writing the skillful penman will average to write three or four letters without raising the pen from the paper. This, understand, is an average, for there are some letters where the pen is invariably lifted however frequently they may occur, as *t*, *d*, *p* and others. Where great accuracy is desired the liftings are more frequent.

In the accompaning plate I have tried to show just where and how the pen is lifted by skilled penmen. The word communication was written with care, then just below is shown how the work was done. Look carefully and see that the liftings occur at angles, not turns, except in *t*. If the stem of *t* is brought clear down to the base line before the pen is lifted, there is almost sure to be a break in the line or the bottom turn too angular; but if the pen is lifted before the base line is reached and then carefully replaced on the stroke just made at a point just above the place of lifting, say at the height of small *i*, the lifting is effectually concealed and the turn properly made.

F. S. Heath

Many penman, perhaps a majority, will not agree with my method of making *c*, but will make the dot as the beginning of the second stroke and not as the ending of the first stroke as I have done. It is a matter of individual preference, if the product be correct. So, it will be true that few will care to follow me exactly as to the places where the pen is lifted, but the underlying principle must be observed. Try to get at that, then give your own individuality some liberty.

In the word announcement, the extreme of pen-lifting is shown. This method is used where the greatest possible accuracy is desired. So far as possible the liftings occur at angles, but where a turn occurs and it seems best to lift, the same method is used as described in the case of the letter *t*. These two methods are real foundation principles. In making loop letters the pen is lifted when great accuracy is desired. Note in the word half how the two principles are applied. In *h* where an angle occurs at the base the pen may not be lifted until the base line is reached, but in *l* where a turn occurs the point of lifting is just above the base line.

In my work I lift the pen less frequently when writing the runninghand style.

So much for the *where*. The *how* is equally important. The beginner is almost certain to falt into one of two errors. He will either drop into a slow, cramped finger movement, or a jerky, uncontrolled arm movement. The point he should aim at is to use and control an easy movement that the product will have the appearance of off-hand work although done with the greatest care. To acquire this skill one should practice a great deal upon the letter principles, always using a free movement. Acquire such skill that you can stop and start at any point in a letter and still use an easy movement. Care should always be used not to put any extra pressure upon the pen either in stopping or starting.

After the accompaning plate was completed it was discovered that in two instances a stroke had been omitted from the word as written to show the pen liftings. This doubtless was caused by the separation of the parts of the word. As the illustration would not better show the principles involved had the strokes mentioned not been omitted, it was not deemed necessary to rewrite the plate.

F. S. HEATH.

Lessons in Ornamental Penmanship

T. COURTNEY
STRAYER'S BUSINESS COLLEGE,
WASHINGTON, D. C.

Specimens for Criticism should be sent to Mr. Courtney by the first of each month.

Lesson 8.

In this lesson it was thought advisable to present a smaller and more running style. The individual letters should be just as accurately and carefully formed as in the preceding lessons, but the spacing between letters and in letters themselves is wider. This style permits of more arm movement—the whole hand sliding on the up strokes, and the down strokes formed principally with finger movement. In body writing such as this, special attention should be given to the spacing between the words.

These two paragraphs are taken from Emerson's Essays. It might not be amiss here to state that correct methods of thinking result largely from the reading of thought provoking literature. The reading of such books as Emerson's Essays will not only make you a truer, nobler being, but also a better penman. The latter result will arise from your increased mental acuteness—your ability to understand instructions and to grasp details.

The forms that the hand traces on paper are simply a reproduction through the muscles of a mental image or concept. The correct ideal must be in your mind before the hand can execute it. You must know precisely what you wish to make before you can hope to make it. Hence, how important it is that you should study the copy and fix it in your mind.

"It is easy in the world to live after the world's opinion; it is easy in solitude to live after our own; but the great man is he who in the midst of the crowd keeps with perfect sweetness the independence of solitude."

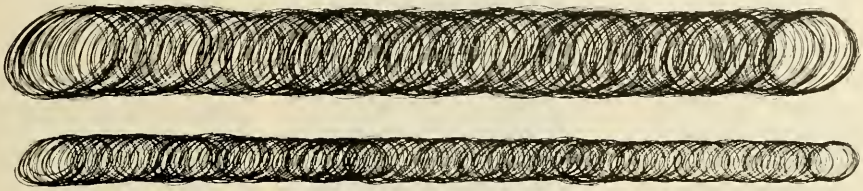
"In every man's mind, some images, words, and facts remain, without effort on his part to imprint them, which others forget and afterwards these illustrate to him important laws. All progress is an unfolding, like the vegetable bud."

"What Others Have Done You Can Do Also."

STUDENTS' WORK AND PAGE

Dedicated to the best engravable specimens of exercises and business writing received from schools and students; improvement, timeliness and excellence considered.

Observation, Care and Application—The Essentials.



By Alfred Compton, pupil in the National Business College, Roanoke, Va., E. A. Bock, Penman.

Courtney's Criticisms.

Miss P. L. G., Ohio. I should advise you to spend some time yet on the exercises given in my first lesson before practicing very much on the present lessons. Use a rapid, dashing movement on capitals and shade more heavily. The shades should be shorter and heavier. Have you a good oblique holder? Study the forms of the letters very carefully.

V. M. R., N. Y. Loops at top of *L* and *G* are too wide. Be sure to get starting ovals of capitals horizontal. Second part of *M* is too high. Oval or body of *D* not high enough. Top of *J* not wide enough. I am glad to see the conscientious work that you are puttiog on these lessons. You are sure to coune out on top.

E. L. C., N. C. You have no reason to feel discouraged with your progress. I think that you are doing very nicely. There is no hope for the person who does not at times become discouraged. When a person once becomes satisfied with himself he has reached his limit of usefulness. When a capital ends with a double oval, the lines of the inoer and outer ovals should be parallel. Note this point when you make capital *L*. Your *D* is too wide and you need to give special attention to the "freak" *J*.

C. E. B., N. Y. You are a fine penman, and I have very few criticisms to make on the work you send me. It is a pleasure for me to look over such fine work. I should advise you to shade your capitals a trifle more heavily and your small letters not so heavy. Also, try to get a little more dash into your writing. You may do this by writing capitals more rapidly. Come again.

J. N. K., Conn. You do excellent work, and I think there is no doubt whatever as to your fitness as a candidate for the professional certificate. If you will write to Mr. Zaner, I feel sure that he will grant you the professional certificate at any time. In your practice you should use a better quality of ink. Send me some more of your work.

A. M., Ill. You are an excellent penman, and there is little to criticise. I should advise that you shade a trifle more heavily, and dash your capitals off with a more rapid movement. This plan will produce the strength and dash that you desire.

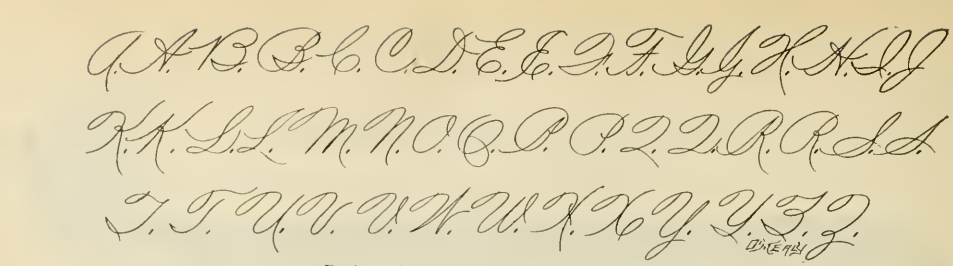
A. C., Minn. You have a nice start, and I trust that you will continue with the lessons. Remember that the starting ovals of capitals should be full and horizontal. Down stroke of *S* does not curve enough. Capital *R* needs close study and much practice. Start *L* with the usual horizontal oval. From the amount of work you sent, I infer that you are working hard and faithfully. This is a good sign, keep it up.

Miss A. R. C., N. Y. I think that you should spend more time on the opening lessons of the course before attempting to go on with the work. You must master the principles fairly well before you can make satisfactory progress on the letters and sentences. Study form very carefully. Have you a good oblique holder?

Virtue alone is happiness below.
Virtue alone is happiness below.
Virtue alone is happiness below.
Virtue alone is happiness below.
Virtue alone is happiness below.
Virtue alone is happiness below.

By Henry Knieszner, pupil of L. C. Lanning, Manager, Ohio Business College, Cleveland, O.

A unique, well-executed design by U. V. Williams, Grass Valley, Calif.



Business Capitals by B. A. O'Mealy, Mankato, Minn.

CARD WRITERS! ATTENTION!

Before you send in that next order for supplies get my prices and samples of best blank cards, all kinds, white, colored and comic. Best white ink 15c, Gillotts No. 1 pens 10 per doz, Oblique Holders 10c, each,

E. H. TULLIS, Warren, Ohio.

FOR SALE -- Old established Business College in fine southern city. Owner in bad health. Will sell entire, or take part in stock in company. Don't answer this unless you have money and mean business. Address.

CARE THE BUSINESS EDUCATOR, **CORPORATION, COLUMBUS, OHIO.**

WANTED Young man with good character and good habits for position as Assistant Engrosser. One who has had some experience in the work and who can exchange references preferred. A good chance for one with talents for the work to work up to a professional position.

Those with no adaptability for the work please don't apply. Address with small samples of work.

CHARLES W. NORDER,
52t West 60th Place, **CHICAGO.**

FOR SALE For cash, a good Business College located in a city of 25,000, with no competion and within a territory containing 70,000 people. Full particulars to those who mean business and have a reasonable amount of ready money. Address, A., care of The Business Educator. Columbus, Ohio.

WANTED -- At once A1 teacher for our Book-keeping Department, lady or gentleman, must be a good penman. Address,

E. A. S., Box 544,
Macon, Ga.

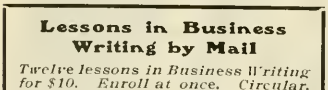
Lessons in Business Writing by Mail

Twelve lessons in Business Writing for $10. Enroll at once. Circular.

E. J. HOKE, Lewistown, Pa.
Care Lewistown Business School

VERY SPECIAL

Ten Lessons in Business Writing -	$3.50
Scrap-Book Specimen - - - -	.25
One Dozen Cards - - - - - -	.25



HOLDEN, MO.

A bundle of specimens of business writing, comprising the last paragraph of a letter and bordered with exercises, is received from Mr. A. M. Symmes, teacher in the Walworth Institution, of N. Y. Examination of the work shows that the writers are securing a practical hand-writing. Quite a few seem to be nearly up to the Certificate standard.

We hereby acknowledge the receipt of a very pretty pen-holder from Mr. G. F. Roach Vashon Military Academy, Seattle, Wash. It is turned from California rose wood, which resembles southern rose wood or cocobolo. The holders are adjusted by and in accordance with Mr. Roach'es ideas, and they are certainly worth all he asks for them.

From Mr. S. W. McKinney, an itinerant teacher of penmanship in the State of Texas, we received some splendid specimens showing improvement made in twelve lessons. We feel pleased to report that they were meritorious and a credit to both teacher and pupils.

Mr. J. P. King, commercial and penmanship instructor in the Drake College of Orange, N. J., recently demonstrated his ability to teach practical penmanship successfully, by sending us specimens of the student's practice in business writing. The best exercise is written by Walter F. Gottlick, and the best penmanship is by Anna Roth.

Specimens of students' work received from Mr. L. F. Noble, commercial and penmanship teacher in the Salem, Mass., Com'l School, reveal enthusiastic and practical instruction in Arm Movement Writing. In the bundle of specimens sent, we found over a score measured up to our certificate requirement. This is an unusually good record.

Mr. Fred Seidensticker, 731 W. 21st. St., Chicago, Ill., is doing some splendid work in the way of Text Lettering, Engrossing Script, etc., as shown by work recently received. Mr. Seidensticker has acquired much of his skill and knowledge from THE BUSINESS EDUCATOR, of which he is a staunch friend and admirer. We take pleasure in quoting from one of his recent letters as follows: "THE BUSINESS EDUCATOR is very fine. Those articles by Mr. Hausam were just what students need to master ornamental penmanship. I hope there will be more of them. In fact I believe that the Professional Edition is just as valuable to students as to teachers."

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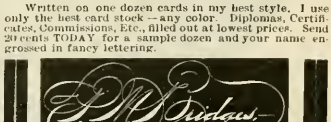

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To prove to you that I can teach you successfully by mail, you may send me one half down for a course in either business or ornamental penmanship, the rest to be paid at the end of the course *if you are satisfied!* Business Writing, 12 lessons, $3.00. Fancy Writing, including Card Writing, 12 lessons, $4.00. Work criticised in red ink. Let me hear from you.

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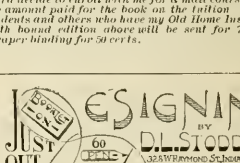
N. B.—Those who order either of these books, and after wards decide to enroll with me for a mail course may apply the amount paid for the book on the tuition To my old students and others who have my Old Home Instructor, the cloth bound edition above will be sent for 75 cents, the cheaper binding for 50 cents.



MY little work has received such a wonderful sale that we have issued a second and greatly enlarged edition which is just from the press. It is so arranged the pages can be taken out and practiced from and then put back and be a complete bound book. It is new, neat and novel. You ought to see it. Get a copy and make the best of your summer vacation, and be much better for it. Order now if you want it at introductory price of 30c. And if you don't think it looks better than thirty cents just say so and I will send your money back and let you have it ABSOLUTELY FREE.

EDITOR, THE BUSINESS EDUCATOR:

Have mailed you under separate cover, drawings of a four page engrossed album such as might be termed an every day order and of a style turned out by myself very frequently. It is what might be termed a "plain job" and is not presented with any idea of showing what really beautiful pages can be made by the engrosser of today, but rather something that any student may turn out.

Practically all of the lettering is of the Soennecken pen variety, and can be executed at a fair degree of speed.

In binding an album of this description, heavy bristol or mat board may be used for the cover which is tied up with a ribbon using three punched holes for the same at the top, bottom and center of left side of the page, the ribbon being brought up through the center hole and tied in a bow.

It may also be bound in portfolio style. This style of cover may be purchased ready made, a fairly good one at $30.00 per dozen. In preparing work for the latter description of binding, it will be necessary to use only one-half the number of sheets but having them double width, so that they may be folded in the center. The first and fourth page would be worked on one sheet and the second and third on the other one. With the completed sheets may be put a blank one which would form blank pages next to both front and back covers. The whole work, then properly and consecutively arranged is simply slid under a ribbon, without any fastening, which will be found for that purpose on your portfolio cover. The pages of the album should be Whatman's hot pressed drawing paper of heavy stock. This paper takes both pen and brush and will not crack in the folding.

Mrs. and Zanerian Arlene (three months old), wife and daughter of Mr. S. M. Blue, Penman, Becker's Business College, Worcester, Mass.

The Engrosser ought to be able to shade his lettering with the brush without using up valuable time in outlining the same in pencil.

It will no doubt take time to become proficient in this respect, but the amount of time saved in this way must be apparent to any person engaged in the Engrossing business.

The Scrolling is put on wherever fancy and good taste suggest and the curves must be graceful and fairly accurate. They may be pencilled first if necessary.

For the shading of lettering in display lines use a mixture of Jayne's Gray and Lamp black water colors. Windsor and Newton's is the best.

Albums requiring a great number of pages ought to be bound in the same manner that books are bound.

If you think the use of these sheets and few suggestions may be of use to the students and subscribers of your very valuable paper, you are entirely welcome to use them, returning the sheets as early as you can.

I turned out a Pittsburg order very recently at $125.00, so that it may be seen that, like framing orders, there is no limit to the price of Album Engrossing. With best wishes, I am,

Very Sincerely Yours,
P. W. COSTELLO.

SCRANTON, PA. JAN. 15, 1907.

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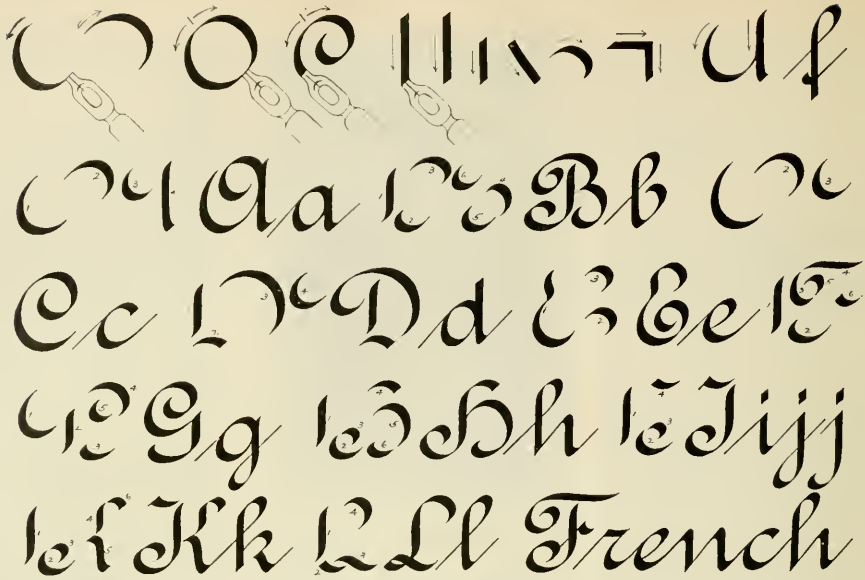
70 FIFTH AVENUE, NEW YORK.
Recommends college and normal graduates, specialists, and other teachers to colleges, schools and families.
The Agency receives many calls for commercial teachers from public and private schools, and business colleges.
WM. O. PRATT, Manager.

One of a Four-page Album, other three to follow, by P. W. Costello, Scranton, Pa. See letter above.

Who has the Finest Collection of Pen Holders? These are a few of the many I have. They are hand carved, some are inlaid with silver, gold, imitation diamonds, and photographs of myself. This picture gives but a poor idea of them.

Very truly,
G. VANBUSKIRK.

Morrisville, Pa.



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DON'T BELEIVE other penman who say their work is the best but read the following.
Mr. H. A. Don of Laurium, Mich., writes under date of Dec. 12, '06: "To say that I am pleased with your work is putting it mildly. Your work is far superior to any I have ever seen."
SEND 15c. for 12 plain white, black, royal blue or assorted color engravers bristol, size 2½x3½ in. written in my finest style. Mr. Miss and Mrs. cards, 20c. per doz. in finest engraved style. Card Agents Wanted. 1 and 2c U. S. stamps taken. Twenty years with the pen.
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Instructions for Plate 1.

This lesson is intended for beginners, but may also be useful for study for those who are a little advanced. It is as simple as I could possibly prepare it and the wish that goes with it is that it may be of as much use and enlightenment for beginners as possible.

The materials necessary to do good work are some good hard-surfaced bristol board, an assortment of Soennecken Pens, good india ink, a small drawing board (consisting only of a flat board about 15 in. x 20. in x ¾ in. thick) and a T square. An assortment of Soennecken Pens and a holder especially made for them, and India ink may be had from the publishers of THE BUSINESS EDUCATOR for about 65 cents. It may be well to order your bristol board from these also.

A glance at the illustration will at once make clear to the beginner the manner in which broad pen lettering is done. Remember that no pressure on the pen is necessary when a heavy stroke is wanted. Hair lines and heavy shades will take care of themselves if the pen is held correctly. Make all heavy strokes toward you. You will see that I have given you the capital letters in part and also assembled. The small letters will suggest themselves after some little practice on the capitals.

For practice work only, it is not necessary to use good bristol board; any good writing paper will do for that. Practice on this lesson with about a number two pen.

This style of lettering, by some is called French Round Hand, others call it Round Writing. The proper name for it is, I think, Soennecken's Round Writing.

One of the many beautiful blackboard decorations in The Spencerian, Cleveland, O., by Mr. G. T. Brice, now of The McKinly High School, St. Louis, Mo. Photo by Mr. T. J. Hoover, Carlinville, Ill.

SPECIMENS

One of the best written business letters we have seen for many a day is at hand from Mr. H. A. Reneau, penman, in the Ft. Smith, Ark., Commercial College.

Mr. E. H. McGhee, Shenandoah, Ia., has again favored us with some elaborately flourished writing and other creditable specimens.

Some specimens of students writing from the fifth grade are hereby acknowledged from Mr. R. C. Cottrell supervisor of writing in the public schools of Elwood, Ind. The work bespeaks careful and practical training. Mr. Cottrell is one of our best qualified, young special teachers of writing, drawing and the commercial subjects.

Some splendidly written cards, ornamental style, have been received from W. M. Higdon, Portland Ore. Mr. Higdon secures a bold, firm stroke, plenty of dash and very pleasing forms. Undoubtedly he could become one of the very finest in the country if he made up his mind to do so.

Graceful, artistic and fairly accurate are the written cards before us from the pen of J. G. Christ. Lock Haven, Pa.

Mr. E. W. Frear, penman in the University School and Business Institute, Clarksville, Tenn., is turning out some very skillful writing as shown by the work before us from his graceful pen.

Mr. D. Beauchamp, penman in the Moon's Business College, Montreal, P. Q., writes professionally quite well as shown by the splendid specimena before us in business, ornate and engrossing penmanship. Mr. Beauchamp is undoubtedly one of the leading penmen in Canada, which means a good deal, for Canada, like the United States, has a number of very good penmen.

Some of the finest written cards we have had the pleasure of examining for many a day are hereby acknowledged from the graceful pen of Mr. F. S. Heath, Concord, N. H.

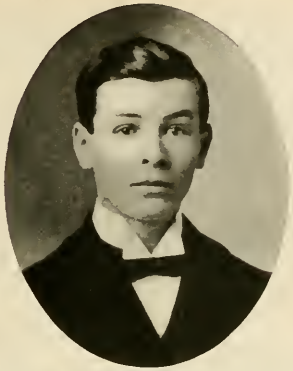
Some very accurate and graceful roundhand writing is hereby acknowledged from the skillful pen of Mr. J. D. Carter, engrosser, Chicago, Ill. Mr. Carter is a persevering, progressive, hard working, conscientious, young man gradually working his way to the front, more of whom will be heard later on.

Mr. E. A. Bock, penman in the National Business College, Roanoke, Va., writes a splendid hand and also secures good results at the hands of his pupils, evidence of which is shown in the specimens before us which are quite uniform in legibility and free in execution.

Some splendid movement exercises are hereby acknowledged from the pupils of the Western School of Commerce, Stockton, California, E. H. McGowen penman. The work is quite good, indicating up-to-date training. The writing of Bert Bainbridge being especially commendable.

Some splendid specimens of business writing are hereby acknowledged from Mr. H. A. Berry, penman and engrosser, St. Louis, Mo.

We have recently had the pleasure of examining specimens of students writing from the pupils of Mr. R. C. Cottrell, supervisor of writing in the public schools of Elwood, Ind. The work sent is from pupils in the High School who are allowed but thirty minutes time a week for penmanship, and yet it is surprising the improvement they are making by the Arm Movement Method. Congratulations are hereby extended, and the hope impressed that ere long at least an hour will be given the subject instead of but half an hour a week.



Mr. T. N. Cribbins, Holden, Mo., the subject of this brief sketch, was born on a farm in Sioux county Iowa, a quarter of a century ago, and was educated in the grammar and high schools of Le Mars and Sioux City, as well as in the Iowa University.

Mr. Thomas King, of Maurice, Iowa, a disciple of Gaskell, was the first to interest him in penmanship. Later on he studied the graceful art under Mr. W. J. Martin, a Zanerian. Mr. Geo. W. Brown, of Sioux City Ia., added to his education along this line, while Mr. H. P. Brehnsmeyer, of the Gem City Business College, Quincy, Ill., furnished the last instructions.

He accepted a position as instructor of mathematics and penmanship at the Metropolitan Business College of Souix City, which he held for two years and then he kept books for two years in Kansas City, Mo., taking up the subject of forged and questioned writing, during his spare time by reading such books as Ames and Carvalho. As a result of this study he has acted successfully as an expert witness in some of the most famous will cases in Missouri. During the past four years he has been keeping books and doing engrossing and expert work on the side.

He is fond of outdoor sports. He is a skillful penman with indications that he has not yet reached his limit.

We recently had the pleasure of examining a number of specimens from the Commercial Department of St. John's University, Collegeville, Minn., Rev. Pius Meinz, instructor. The work as a whole shows splendid movement and quality of line. Rev. Meinz believes in good penmanship, and gives it the attention it deserves.

Mr. J. W. Johnson, pupil of Mr. J. D. Rice of the Chillicothe Normal School is doing exceptionally good work as shown by a specimen recently received. Mr. Johnson can easily become one of America's foremost penmen if he will continue the work so splendidly begun.

Mr. W. A. Matthews, Calumet, Mich., although not following penmanship professionally, is doing some excellent work. He writes a splendid individual, business hand and swings an ornamental pen with more than ordinary grace and originality, indicating, that if he were to follow the work professionally, he could be one of our leaders.

Mr. R. F. Kennedy of Allen's Business Colleges, Eau Claire, Wis., submits specimens of students writing showing excellent training in that useful art. The average of the work submitted, which is from each and every member of the class, is high. The work of the following pupils is exceptionally good; Leon Folsom, John Herpst, Earnest Bean, Hadley Kolstad, William Johnson, M. T. Martinson, Earnest C. Kusch, Olga Wieg and Ethyl O'Leary.

LET'S BE FRANK

¶ If you are doing well enough where you are, stay there! I have no desire to be a disturbing factor in the affairs of any teacher or any school.

¶ If for reasons satisfactory to yourself you have determined to change your position, it might pay you to tell me frankly what you want and what you can do.

¶ If you do this now obviously it might give you opportunities that will not exist later.

¶ So far as I know I'm the only man in the business who is not overwhelmed with calls for teachers at a salary of $1800 or more. Once in a while I get one. Had one recently (same one you've seen doing business in multitudinous advs.) Saw no reason for cackling over it like a hen that's laid two eggs; just filled it —that's all. But by far the great number of my calls are for teachers at a less salary. What's the use of lying about it?

¶ I offer no bait of any kind. The kind of teacher I want on my list is perfectly competent to use his own judgment as to his obligations to employer and to self.

¶ What I *am* looking for is red-blooded young men and women of clean record, young or of mature experience, properly qualified to do the work they cut out for themselves. If your record will not bear the strictest scrutiny my agency is not the agency for you.

No use for "Hungry Joes," Ignoramuses and slow pokes

FRANK VAUGHAN

Manager Union Teachers' Bureau

203 Broadway, NEW YORK

For nearly twenty years Editorial and Business Manager of *The Penmans' Art Journal.*

Roundhand Writing

11 W. Strickland, Box 88, Wilmington, Del.

Lesson 8.

Capital *O* is about two times as high as it is wide. The heavy shade is made first, finishing with a compound shake on the inside of the letter; then replace pen and close top with downward shade. The same rule applies to the shades in roundhand as in ornamental writing; viz: that the widest part of the shade should be half way between start and finish. There is however, a slight difference in that the roundhand shades are prolonged and not short and snappy as in ornamental work.

Lower oval should be the larger on the *E*. Keep little oval near the center of letter small. Make both shades downward when finishing top of *E*. On lower oval bring light shade near heavy one.

Lift pen after making compound curve stem on *D*, replace and make small narrow oval parallel to base line and finish letter keeping shade on same slant as stem and bringing oval within one space of base line.

In making the *I* and *J* have shade compound curve. Replace pen at top and finish. Make left side of loop in *J* downward. Replace pen at base line and finish.

CRITICISMS.

W. A. M., P. E. I. Your form is very good. Study now the shaping and placing of shades. In the small letters make lifting of pen less evident, and retouchings very neat and careful. You are doing most excellent work and will soon be placing it in the high class.

J. A. B., Minn. The last work shows improvement. The shades are yet somewhat uneven. Would recommend review of movement principles.

H. J. W., Conn. Your last work received shows good nerve and presume you are using some good tonic. Perhaps a little study of the introductory stroke in C. G. S. & L. will help. It's a little too low. Send in a larger "batch" next time.

H. V. D., N. Y. City. Very neat. Watch joinings in the small letters. Carefully retouching will improve it. Come again.

R. C. M., N. J. Give special attention to materials using fine new pens frequently changing. Your capitals appear better than the small letters. Make hair lines connect with shades in small letters. Work is quite uniform. Keep loops short and join hair line nicely at height of minimum letters.

E. H. McC., Iowa. Work shows up nicely and has spirited effect. However in Roundhand much hand action is necessary to maintain heft of shades and plump perfect loops. Compound curve for main stem in S. & L. Watch first part of *H* and *K*. Review *C* and *G*, from previous copy.

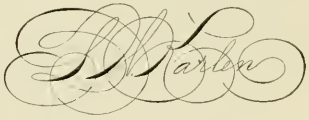
J. B. C., Mo. Yes, I have recovered promptly after looking over your specimens and must say that on the whole it is pleasing. A little more attention to details is the only thing I can suggest. By this I mean shape of shades, general slant and joinings in the small letters.

MARIETTA, O., Jan. 21, 1907.

PUBLISHERS OF THE B. E.:

I am looking for the best in everything pertaining to my business. That is one reason why I am a subscriber to THE BUSINESS EDUCATOR. I firmly believe it is the best journal of its kind in existence. Do not understand how you can collect and arrange so many useful and practical ideas in each and every number. I would not think of trying to get along without it. So you may count on me being a permanent subscriber. Wishing you continued success, I remain, Cordially yours,

M. A. ADAMS, Pres't,
Marietta Commercial College.



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ST. PETER'S SCHOOL, Pittsburg, Pa., Annie Friederick, Mary Steiminger, Andrew Haas, John Bachmann, William Simon, Frank Wagner, Martha Walker, Hilda Mader, Agnes Steible, Martha Nagel, John Bunetta, Charles Scherer.

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ST. MICHAEL'S SCHOOL. S. S. Pittsburg, Pa., Lucy M. Quatlich, Eleonora Stock. Marie M. Stark, Anna E. Hoerl, Rosa M. Kauber, Philomena E. Denk.

ST. ELIZABETH'S SCHOOL, Norwood, Ohio, Harry J. Berning, Helena C. Broker, Helen Curren, Dorothy Finke, Joseph Albers, Helen Sounnemann, Marie Wittrock, George Nortmann, Margaret Prus, Louise Trendel, Aloysius Roling, Margaret Niemann, Eleanora Lohman, Olivia M. Bernens, Edward Brockhaus, Elenora Elsen.

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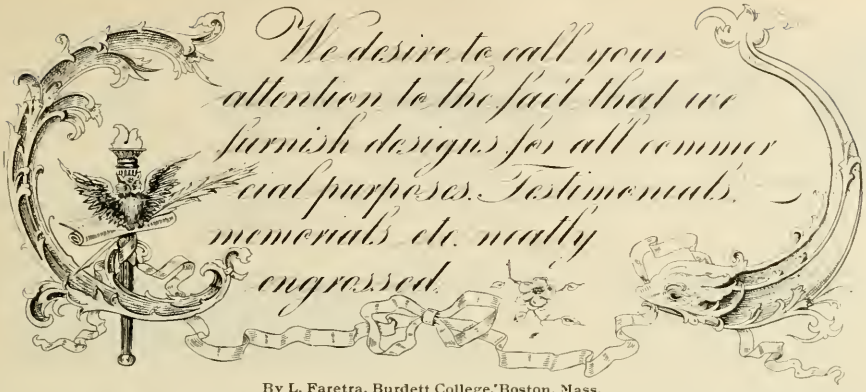

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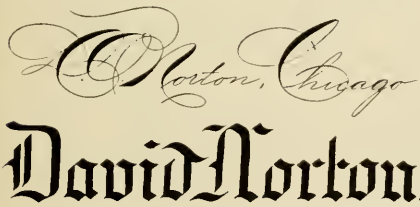

By D. O. Norton, left-handed, and one-handed, Chicago, Ill.

Skillful signatures by Mr. T. N. Crlbbins, Holden, Mo.

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GAZETTER OF BUSINESS EDUCATION
if it's about anybody of importance in the field of Business Education. Compiled by Horace G. Healy and Frank Vaughan.

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Send us TODAY information as to (1) when and where you were born; (2) where educated; (3) in what schools you have taught; (4) what subjects, books and "systems" you handle; (5) a word as to family, tastes, etc.

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Ledger Headings.

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COLUMBUS, OHIO.

DEAR SIRS:

I have been a reader of your Journal for some time—intermittent it is true, and yet I have kept in touch with what you are doing and I appreciate the very excellent work you are doing in the interests of penmanship and Business Education generally.

I do not remember having seen at any time any space devoted to Ledger Headings or styles of writing suitable for such work. Perhaps you do not regard it as a distinct style of writing. and yet it is frequently spoken of in curriculums etc., as if it were such.

If you think it at all worthy of your attention I would be glad to see some style or styles of writing suitable for such purposes in the Journal. If however you think it would not be of general interest I would not ask you to devote any space to it. In that case could you tell me where I could get instructions regarding such work or samples of it?

Yours truly,
WM. WARD.

Complying with the above request, we cheerfully give a few specimens of ledger headings. Number one is the kind used many, many years ago. Number two was used largely about a third of a century ago, following which came style three, and then style four. These have gradually given way to the fifth and sixth, while some use a light line method of lettering of which there are many varieties. The shaded headings have been displaced by the lighter line hands, because of the skill involved and the time required for the ink to dry. Some employ a fine pen, and write a large hand to secure prominence, as shown in the third from the last, while others secure prominence by using a heavy pen, as in the next to the last style shown. We believe that the sixth style (next to the last) is the most practical of the lot.

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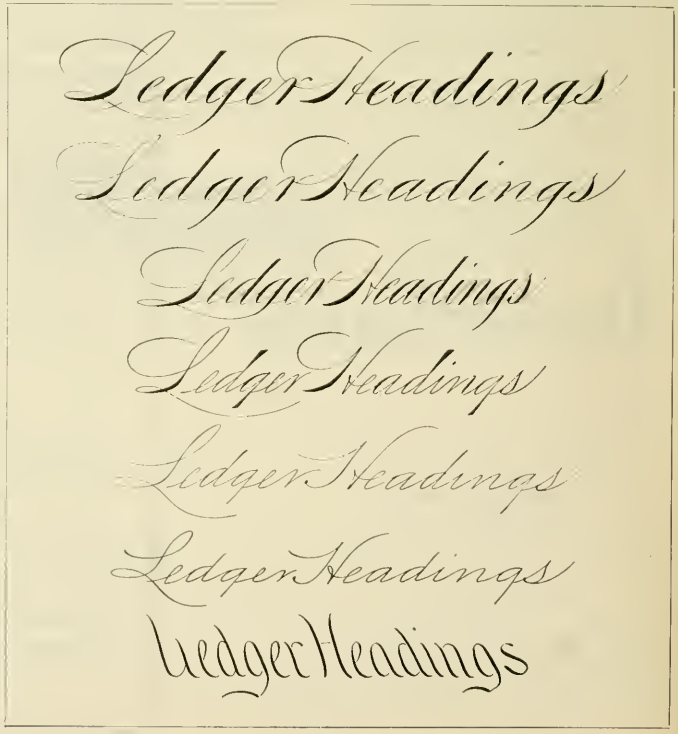

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BOOK REVIEWS

"The Law of Negotiable Paper in Michigan", by Robert J. Bennett, C. A., published by Detroit Business University, Detroit, Mich., price 50c, is the title of a forty-five page booklet devoted to the subject named in the title. Inasmuch as the same law herein presented in detail, has been adopted by thirty states, with a prospect of all other states adopting it, it should therefore be of interest to all teachers of commercial law, and all other persons interested in this subject.

"The Pernin Stenographer" 10c a copy and $1.00 a year, is a very creditable forty-four page Shorthand magazine published by the Pernin Shorthand Institute Company, Detroit, Mich.

"Designing," a port-folio—like, fourty-four page book by Dwight Lincoln Stoddard, published by Joy Gwylm Stoddard, Indianapolis, Ind., price thirty cents. The book is composed of photo engravings, pen drawings, flourishes, engrossing, perspective and mechanical drawing, etc., etc., with instructions accompanying same. Mr. Stoddard, Sr., is a carpenter and pen artist, while, Mr. Stoddard, Jr., the thirteen year old son who has been handicapped by sickness, is now endeavoring to "make good" by printing books of this sort. We therefore commend it for the work it contains as well as to encourage the worthy efforts in putting it out.

The Gregg Publishing Company announces that it is now ready to fill orders for the new dictation book, Gregg Speed Practice. Sample pages of this book, which is unique in arrangement and scope, are being sent to teachers who are interested in dictation books.

"The Blue Book" by L. E. Stacy, Meadville, Pa., price $1.50, is the title of a splendidly printed, one hundred and seventy-page book, containing one hundred and fifty-eight concise, yet complete biographies of America's foremost penmen and business educators. Any one engaged in our profession, or anyone interested in those engaged in our profession, will surely want this book. The quality of paper, printing and engraving are first-class, each sketch occupying an entire page, with the exception of "Uncle Robert," who is generously and properly given four pages. Our profession has been entirely to barren of books of this sort, and we therefore hale with delight the advent of this, the first "Blue Book" of our profession.

"The 20th Century Bookkeeping and Office Practice" is the title of a reference book and package of instructions, published by the South-Western Publishing Co., Knoxville, Tenn. The reference book comprises 134 pages substantially bound in cloth, and is 8x10 inches in size. The package of instructions contains 17 separate packages, each containing a large number of transactions for students. The plan of the work is to have the student make his entries from reproduced business papers which are identical with those found in every day business life. So that when the student goes out into the business world he continues to do business with the same people he had transactions with while in school. Special ruling, loose-leaf, and other methods are the special features of the course. The aim has been to minimize the time and effort of the teacher, and to throw the student upon his own resources as soon as possible. The work impresses us as being up-to-date, practical and progressive.

"The Pitmanic Guide for Students and Teachers of Isaac Pitman Shorthand" by Dudley W. Walton, Published by Isaac Pitman and Sons, 31 Union Square, West, New York City, is the title of a very compact little volume of 24 pages, devoted to the subject implied in the title, "With Especial Regard to the Benn Pitman, Graham and Munson Modifications."

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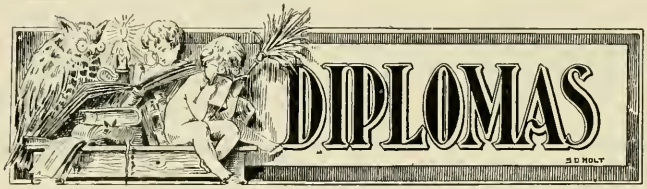

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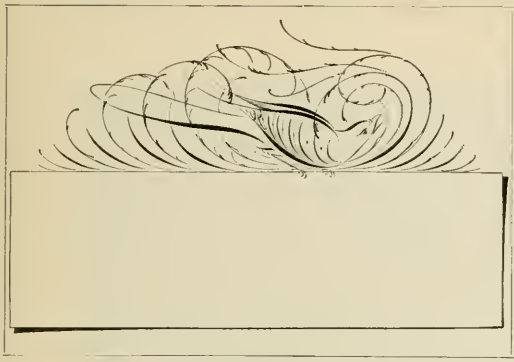

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We present above one design from each set, but you must see all of the designs to fully appreciate them. After seeing the cards, many persons have ordered large quantities, some using them for school advertising purposes, and others for regular card writing purposes. One card writer who uses these cards reports that he and his brother cleared $37.00 in one day writing in a park.

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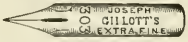
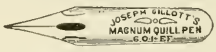


VICTORIA PEN, No. 303

DOUBLE ELASTIC PEN, No. 604 E. F.



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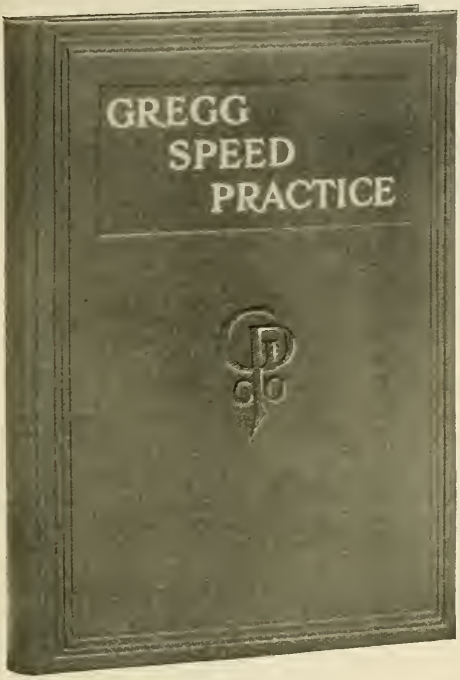

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FOR

ISAAC PITMAN SHORTHAND

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EAGAN CUP TEST

NAME	Gross Speed per Minute	Material Errors	Immaterial Errors	Per Cent Deducted	Net Speed per Minute	SYSTEM
Miss Nellie M. Wood	**225**	**22**	**23**	**27¾**	**163**	**Isaac Pitman**
Clifford P. Gehman	235	28	19	32¾	158	Graham
Fred Irland	235	30	39	39¾	142	Graham
Sidney H. Godfrey	165	24	7	25¾	123	Isaac Pitman
George A. Welsh	150	17	22	22½	116	Benn Pitman

MINER MEDAL TEST

The **Miner Medal** was again won by Mr. Sidney H. Godfrey an Isaac Pitman writer, whose transcript was the only one of sufficient merit to be rated for that trophy.

Send for copy of "Pitman's Journal" for April, containing a full report of the above contest, also for a copy of "Some Points." A postal will bring both.

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Some Brilliant Records Made by Miss Rose L. Fritz

Chicago, March, 1906.
BLINDFOLD CHAMPIONSHIP:
4007 Words in One Hour.
LADIES' CHAMPIONSHIP:
4161 Words in One Hour.
AMERICAN CHAMPIONSHIP:
2289 Words in 30 Minutes.
Toronto, April, 1906.
ST. GEORGE'S HALL:
2952 Words in 30 Minutes.
Madison Square Garden, Nov., 1906.
AMERICAN CHAMPIONSHIP:
4905 Words in One Hour.
WORLD'S CHAMPIONSHIP:
2322 Words in 30 Minutes.
Toronto, December, 1906.
ASSOCIATION HALL:
2129 Words in 20 Minutes.
Chicago, March, 21, 1907.
AMERICAN CHAMPIONSHIP:
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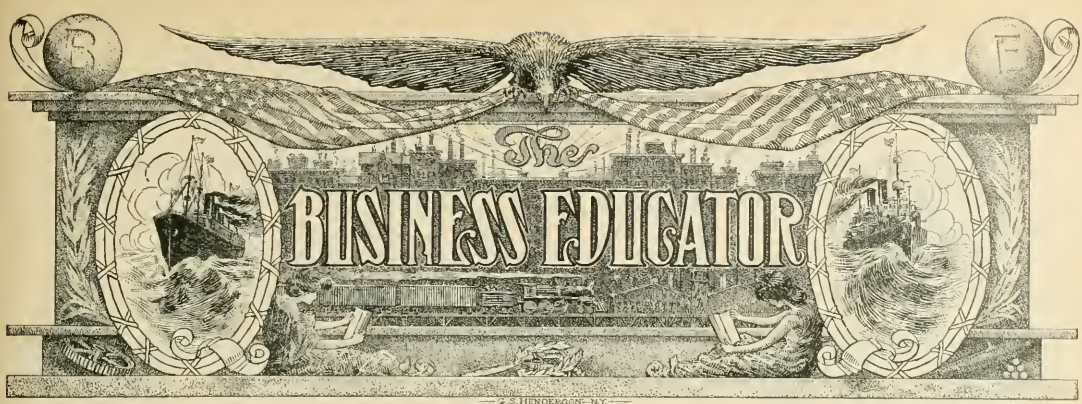

VOLUME XII. COLUMBUS, O., MAY, 1907. NUMBER IX.

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Entered at Columbus, Ohio, Post Office as Second Class Matter.

Published Monthly (except July and August), by ZANER & BLOSER, 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, $1.00 a Year (Foreign Subscriptions 30 cents extra); Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 20 cents extra).

C. P. ZANER, - - - - - - - Editor
E. W. BLOSER, - - - Business Manager

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The Business Educator is devoted to the progressive and practical interests of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

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The Oblique Pen Holder.

A subscriber asks:

"Do you think the oblique holder should be used by students in a business college? What are some of the advantages and disadvantages?"

As a rule the oblique should not be used in a business college for two reasons: First, if it is primarily an instrument specially suited to shaded or professional writing. Second, it is of little or no aid or advantage to the person who does not aspire to something beyond the common average in excellence and skill.

To the person who is careful in the adjustment of the pen to and in the holder, and who is equally carefully in holding (tipping the tin at the right angle) it correctly, better business as well as better ornate writing can be executed with the oblique than with the straight holder.

The one rule I should make as to the use of the oblique holder would be this, whenever a student pushed his penmanship passed the requirement of purely business penmanship, and was desirous of attaining a fairly accurate hand, then and not until then would I advise and possibly allow the use of the oblique. If, however, a poor writer seemed to do better writing by its use, or because of its use took more interest in his work, then I should say "continue its use."

It's a fine art, professional instrument rather than a common, everyday tool, but some common, everyday mechanics like fine tools and because of such likes and use do better work than their fellows and better than they would or could with common tools. A little common sense and gumption, here, as elsewhere, will, ordinarily determine which a pupil should use, a straight or an oblique holder.

Look straight not obliquely at the question and the solution will meet each individual problem.

Appreciation.

KEWANEE, BUS. COLLEGE,
KEWANEE, ILL. 4-1-'07

EDITOR, B. E.

Your letter of recent date notifying me, my subscription has expired is received and I enclose payment for another year.

I am studying penmanship under Adolph Mohler of this school, and get about all the instructions I need, yet outside of my teacher THE BUSINESS EDUCATOR is my best friend. THE BUSINESS EDUCATOR is a great aid to any student, while to the home learner it is indispensable.

The articles of Hausam and Heath, "Pointers in Penmanship," the questions the editor answers from time to time, are what produce penmen because the student is let into "the secrets of the trade" something few penmen care to do. Blue's copies were superb, while the work of Stien, Martin, Norder, Strickland and Courtney is many times better than that which other journals turn out.

In my opinion an occasional specimen of the various styles of writing with a few instructions would not be out of the place.

Your "Script Alphabets" answers this purpose very well, though the book has not been given the publicity it deserves.

Taken as a whole one ought not to criticise your work, for it is the best to be had, since if we were to rely upon other publishers, our supply of penmanship lore would necessarily be limited, though our conceitedness might be at par.

You may count me among your permanent subscribers.

Yours truly,
ANTON LANG.

Constant Endeavor, Continual Striving, Unselfish Effort, Conscientious Attention to Details, Watchfulness for News, Ever Seeking for the New and True, Avoidance of Injustice, Impartial Treatment, are some of THE BUSINESS EDUCATOR'S Beliefs as to what Constitutes the Requisites for a Successful Professional Journal.

Practical Lessons in Practical Writing

DUFF'S COLLEGE. E. W. STEIN. PITTSBURGH, PA.

Specimens Criticised by Mr. Stein.

Mail so as to arrive in Pittsburgh by the twentieth of each month.

Lesson 9.

PLATE 49. Before attempting a full set of capitals, as I have given here, it would be better to take each one separate and practice a half page of it. The entire alphabet is quite difficult, but if you have mastered each preceding step you should not fail here. The two features to be watched are slant and size.

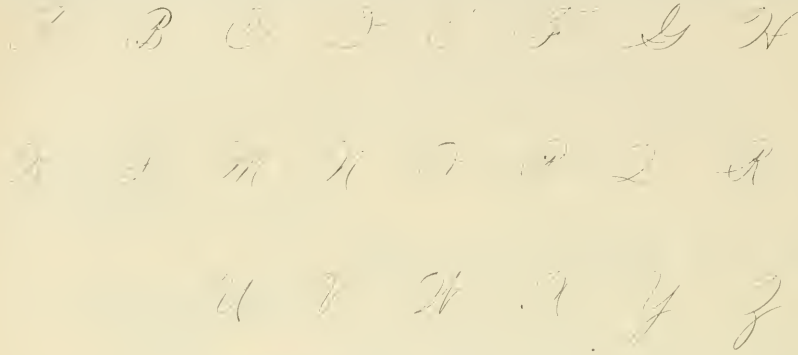


PLATE No. 50. The next step will be sentence writing, and I thought it wise to preface that work by some word practice. These words will bring into use nearly all the small letters. Write a half page of each word. Do not write any larger than the copy.

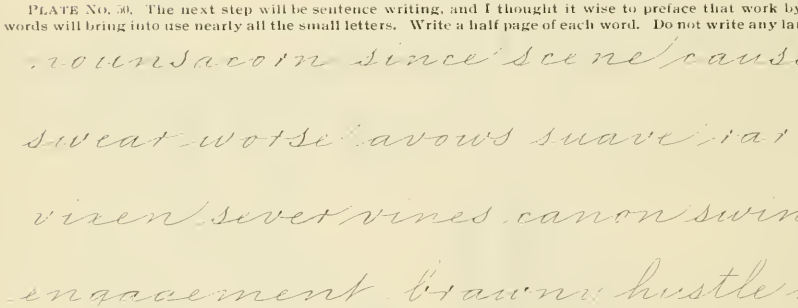
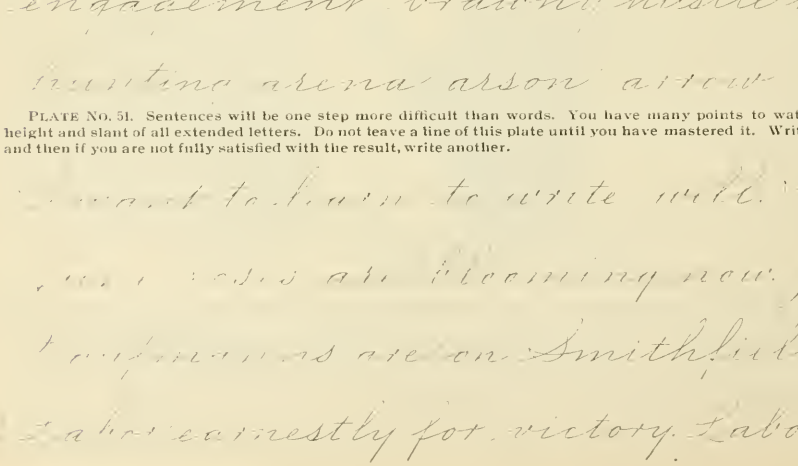


PLATE No. 51. Sentences will be one step more difficult than words. You have many points to watch now. Strive for uniform height and slant of all extended letters. Do not leave a line of this plate until you have mastered it. Write an entire page of each line and then if you are not fully satisfied with the result, write another.



Always do the right thing. Always do

Bought of Arbuthnot Stevenson & Co.

Connellsville Coke Company will pay

Duty is not always unpleasant. Duty

PLATE NO. 52. In these sentences, I have tried to give you some sentiments to think about as you practice. Throw plenty of energy and enthusiasm into your work. Do not allow your efforts to lag. Marked improvement must be made on this plate; so work hard for good results.

Employment stimulates content. Eve

Fighting chances are better than none.

Good writing is in constant demand.

Hard work will bring good results. H

PLATE NO. 53. Keep all finger movement out of your work and be specially vigilant to see that you get no shaky or nervous lines. Relax your muscles, have your hand and pen in the proper position, have confidence in yourself and then use sufficient speed to give you strong smooth lines.

Minutes are golden, waste them not. M

Never give up and you will succeed. Nora

Order goods from Oakmont, Pa. Oliver

Pittsburg is the city of great activity. P

PLATE NO. 54. I expect some good work this time. You are now on the home stretch and a hard, fast, steady run is needed in order to win. Arrange your work carefully; do not put it together in a haphazard way. Who can send me the neatest paper with the best work on it?

Criticisms.

R. E. P., Mass. The improvement shown in your specimens is very gratifying, indeed, and if you follow the same line of practice, you can become, not only a fair writer, but a professional.

L. F. B., Ill. Systematize your practice; follow a carefully thought out plan and you will be able to do good work. Zanerian "Ideal" pens are good ones for business writing. They can be had of Zaner & Bloser, Columbus, Ohio.

E. D. B., R. I. More curve in the up stroke of *p*. The last part of the letter should be carefully studied. The finishing part of *T* should be lower than the first part. Give slant some attention and keep right on with your practice, and try to regain the lost time.

I. G. M., Pa. The down stroke in *f* should be nearly straight and the last loop should finish at the base line; observe this feature in the letter *q* also. Aim to have the turns at the top of *M* quite rounding. Use plenty of speed.

T. A. J., Tenn. Use ink that will flow readily and a finer pen. Make a close study of copy to be practiced in order to get proper forms. Practice diligently for improvement. Work hard.

R. R. A., Vt. Your criticisms will always appear under the head they now are. If you failed to have your work criticised you have undoubtedly failed to comply with instruction. Two-thirds of a space is the height for practical capital letters. Keep your writing on the line and try hard to control the "wildness in your work.

C. D. P., Texas. You are doing very good work. Close the *a* and *g* at the top, watch uniformity of size and keep right on working earnestly for improvement.

M. N. S., Pa. Less slant will improve legibility of your small letters. Finish each word and capital letter carefully; you spoil some of your work by careless finishing strokes. More curve in the up stroke of *S*.

W. B., Iowa. Give small *r* and *e* some careful attention. It will pay you. Your capitals are better than your small letters, so give most of your time to small letter and word practice.

W. A. D. C., Mass. I am always glad to know my efforts are aiding some one. Keep the good work moving. The last turn at top of *m* and *n* is too angular. Have your small letters rest on base line.

P. J. B., D. C. You need more compound curve in stem of *T* and *F*. Small *r* and *p* are your weakest letters. Study forms of these from copy.

A. H. B., Okla. Watch dot at last of *w*. Make *m* and *n* much smaller. Avoid the loop at top of *o* and put on enough speed to get away from all weak lines. Your figures are very good.

M. H., Mass. You are doing excellent work. Just keep up the same tenor of earnestness and you are sure to get increasing excellence.

I. F., Ill. There is evidence of slowness in your work. Try to get rid of all nervous lines by increasing your speed and having a little more confidence in yourself.

D. W., Ill. Make hook or dot at top of c a little more emphatic. Your movement work is very good. The last plate, signs and figures should be practiced again.

E. A. D., Ill. The loop in *f* is much too large, make it same size as *l*. Study copy of *V*. Notice the way finishing stroke is made.

R. W., Ill. More speed. Your forms are good but your movement is not up to the standard. Have plenty of light in *o* and *e* as that is the point of legibility in each of these letters.

R. A. B., Ill. If you can carry the same grade of excellence into small letters that you have in exercises you will have solved the problem of learning to write. Practice will do it.

M. D., Mich. You have some elegant work this month. Keep up your practice, and do plenty of work on words and sentence writing.

R. C. B., Cal. I am glad to have your work even if it is delayed. Small *j* should be just as high as *i*. Study the form of *W*. Omit all unnecessary strokes and flourishes in business writing. They are very nice, ornamental writing.

J. C. R., Minn. Your writing looks very much like a certificate. It is quite professional. Do not fail to continue your practice to the finish of the course.

C. E. H., Mass. Do not make the finishing part of *V* quite so high as the first. Fine work as a whole. Go right on. You have the ability to make a fine penman. Who is your teacher?

E. S., Ill. In writing words of ordinary length, do not raise your pen. This usually makes a disconnected place in the word, which is undesirable. Close *a* and *o* at top.

S. G., Ill. The top of *s* should be sharp. Notice the finishing strokes of words in copy. *M* and *N* can be reviewed with profit.

C. A., R. I. Do not give up your practice on small letters, especially the small movement exercises. It would be well to go back over all preceding lessons and work them up in good shape.

C. G. C., Iowa. As a whole, you have a very good lesson. Use more compound curve in down stroke of *S* and be sure to have sufficient amount of light in *e* and *o*.

A. M. N., N. Y. Small letters are too large. Your movement is good. Aim to get better forms and retain the same strength that you now have.

J. W. C., Ohio. Too much compound curve in first stroke of *D*. Be methodical in your practice. Watch little details that detract from professional appearance.

L. T. M., Cal. Your nervousness comes from contracted muscles and a high nervous tension that is necessary to keep them that way. Overcome it by relaxing your muscles and trying to write easily. More curve is needed in the first stroke of *S*. Keep at it.

P. W. R., Ill. Study the copy closely and make accurate comparisons between it and your practice. Better review some of the first lessons on movement in order to get better control of your arm.

W. S., N. Y. You are using some slow finger motion in your work; practice faster and eliminate all shaky lines that are a result of finger motion. Give slant and size some attention. Too much slant affects the legibility of writing.

Pittston High School. There are too many careless finishing strokes. The loops below line are too large especially in *f*. More speed will give better results. The initial loop in *M*, *V* etc. is much too large. Try some words with wide spaces between the letters, this will give strength to the writing.

E. J., Minn. You lack confidence in yourself, consequently you have timid lines. Relax muscles in arm and practice for smooth strong lines.

A. J. D., Iowa. If you do some carefully planned practice you should learn to write well. Your forms are good and by steaming up a little on small letters you will be surprised how much better you can do.

C. W. A., N. Dak. The pen you are using is too heavy. Try to secure lines about same in strength as copies in EDUCTAOR. Work hard on next few lessons.

A. K., Mich. More curve in up stroke of *S*. Slant needs attention, both in capital and small letters. How much practice work do you do on each lesson?

E. D. B., Oregon. Do not slant the upper part of *L* so much. This can be remedied by curving first stroke still more. The lower part of *G* should be wider.

H. A. S., Ohio. Your capital letters are very good, the small letters lack strength and firmness. To obtain better results, study the copies closely and do plenty of work on the weak places.

P. M., N. Y. The usual standard of good work has been maintained this month. Finish *g* and *y* with a straight down stroke instead of curve. The first part of *L* slants too much.

J. P. D., Conn. There are too many wild careless strokes in your work. Strive to get better control of arm and then follow the copies as closely as you can.

W. A. R., Oregon. The compound curve in *T*, *F* and *S* seems to have been a little too much for you. Try again. Less slant in small letters will help some. Keep your writing down on base line.

M. O., Ill. Avoid loop at top of *a* and at bottom of *s*. Do not raise your pen after *S* but go right on to the small letters in the word.

H. A., Mo. Very fine work. You are in good line for a certificate. Keep right on.

T. W. S., N. Y. Your work is fine. I like to see a young man pushing ahead as you are. A fine professional hand is within your reach. Strive hard for it.

H. E. P., Wis. More curve in the up stroke of *S*. By decreasing size of small letters, considerable improvement can be made.

E. J., Minn. Small *p* and *f* need more practice. Give spacing some attention and come right on with next month's work.

G. W. G., Pa. More compound curve in the stem of *F*. The loop of *L* and *D* should lie down on the line. Too much slant on the extended letters. Your writing still needs some good hard work.

M. A. F., R. I. Small letters must be uniform in height, slant and spacing. By giving this quality attention you can improve your work very materially.

H. V. B., Mich. Very good work. Go right on and complete the course in the same manner and you will have a fine practical style of writing.

J. J, Mc. P. I am glad to have your work. I would advise you to do more practicing on movement exercises. Try to get accurate control of arm and while doing that you can improve slant. It is too great.

M. S., Pa. You do not understand how to make the hook finish on stem of *F* and *T*. Avoid all shades on down strokes. Your small letters are better than capitals. Follow copies closely and review all capital letters in this lesson.

C. A. W., Wis. Your work is well done. By using more space between letters you can get an easier style of writing. Small o should not have loop at top. Your capital letters are good.

W. F. B., Pa. You have given your practice work quite a professional air and by following a course of instruction you should soon be quite proficfent.

E. L. K., Wis. The practice work on this lesson is in very good form and the execution of it is reaching upward, avoid all heavy places in writing words and use a wider space between letters.

R. I. M. Mo., Half-turns at bottom of letters are obtained only by careful, persistent practice. You may find them easier by slightly checking your motion on down strokes. Give finishing strokes some attention.

E. L. C., N. C. Your work is fine. I have no criticism. Keep on with your practice and you will succeed admirably.

H. A. L., N. Y. More compound curve needed in first part of *F*. You can improve *D* by reviewing it carefully. On the whole you have done well.

J. N., Mich. The lower part of *G* should be wider. Make loop of *S* same width as *l*. Do not neglect small letter practice. It is here that you need it most.

L. P. S., Mass. It will all depend on how much improvement you make between now and the end of the course as to whether your work will merit a certificate or not. Write smaller. Try to get more ease and smoothness in your work and keep right at it.

W. S., Vt. In small letters, uniformity is a very important feature. Give it some attention. By making your turns angular at the base line you will fall into a habit from which you will experience difficulty in extricating yourself. I would not practice that way. *M* is too wide. Study the form of *V*.

R. P. K., Ohio. Use more compound curve in stem of *T* and *F*. Strengthen your loops by working out all nervous lines and making them wider. Avoid loop in *t*.

W. R., Mo. The loop at the base line is too large in *D*. Put more curve in first stroke of *L*. The top part of *T* and *F* is difficult. Study the form carefully and try to improve it.

C. B. T., Nebr. Your work is well done. As you proceed try to write smaller. Your forms and movement are good and by decreasing the size you will soon be able to write a good business hand.

R. S., Minn. More curve in up stroke of *S*. The little loop at bottom of *L* should lie down on the line. Capital *D* needs more practice. Aim to secure uniform slant in your work.

F. L. F., Mass. Small *n* and *m* are too wide. Watch this feauture in your writing. Use enough speed to get away from all shaky lines in capital letters.

M. S., Minn. I would advise you to do more work on movement exercises. There is a nervous tendency in your writing due to going too slow. Have plenty of confidence in your self; that will help you to succeed,

I. E. S., Mass. Keep the loop in top of *F* closer to stem. Retrace top part of *t* and avoid the loop. Put more curve in up stroke of *s*. Do a little more work on figures.

H. E. M., S. D. Your writing is strong and shows improvement in right direction. Keep your small letters down on base line and go right ahead.

Z. C., Minn. You have made considerable improvement since you began to practice. Leave enough space between each letter to make plain work.

V. S., R. I. The stem of *F* should have more compound curve in it. Always make top of *s* sharp. Small *r* should be reviewed.

O. G., N. Y. Use a finer pen, study copies closely, then practice for improvement. Send me only your best work.

G. C., Mass. Spend as much time as you can on your practice work. Your aspirations are the proper kind and I have no doubt but that you will succeed. Your work is very good.

F. I. G., Mich. Systematize your practice work. Do plenty of thinking and you can secure much better results.

M. G. E., Mass. You write an exceptionally strong hand, rather legible but not very accurate. The legibility can be improved by giving accuracy a due proportion of attention. Your practice work is not so strong as your letter, indicating that you are not practicing in an easy manner. Relax all muscles and try to put ease and grace in your work. I will be glad to have you send more practice work.

M. F. This is the best work you have sent. In writing sentences use care in spacing. It is very easy to get words too far apart.

C. A. W., Wis. Your little note expressed the proper kind of spirit. That is the determination that wins. Use less slant in *A*. More curve in up stroke of *s*. Do not start loops below line. Signs and figures are very good.

Progressive Lessons in Business Writing

C. S. Rogers

San Francisco, California, Business College

A. S. Weaver

Send Specimens for Criticism to "Criticism Editor," Care The Business Educator, Columbus, O.

PLATE 23. The appearance of *K* depends very largely on the way you begin the last stroke. Note that it is a compound curve. The hand swings from below the line, upward and to the right; the pen touches the paper just as the hand turns to the left to make top of the oval movement. The finishing stroke is also a compound curve. Connect these two curved lines with small loop which catches hold of main stroke about two-thirds of the distance from bottom to top.

Small *k* requires very careful attention. The last part of letter is very difficult and will require a great deal of practice and study. The short down stroke is a straight line and is parallel with the main down stroke of letter. Take a pencil and try to draw this letter, erasing and retracing until you get a perfect letter. After you have fixed the form firmly in your mind, get to work on it and stick to it until you have mastered it. We are strong believers in repetition. Work on all letters like *k* until you become thoroughly tired of them, and then keep on working.

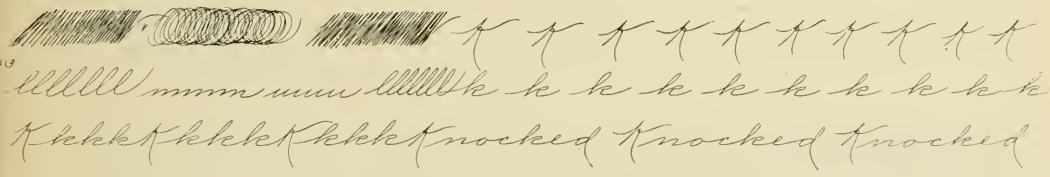


PLATE 24. Here is another plate of small letters. Use all the skill you have acquired and try to write this plate well Carry the hand forward with a bold strong movement. Do not raise the pen in writing any of the words.

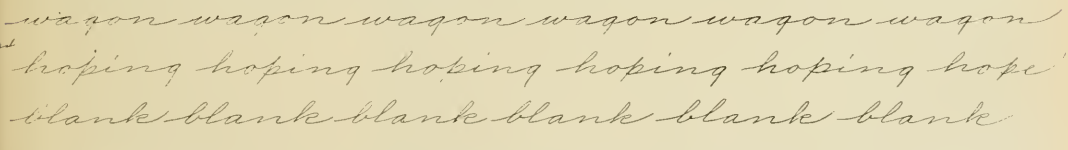


PLATE 25. The down stroke of *T* is very easy but the top stroke requires special study and practice. It is a graceful compound curve and should be placed carefully over the down stroke. Don't allow it to look as though it were slipping off.

Make *t* twice as high as *m*. Curve the up stroke well; make down stroke straight, and do not get a loop in the top of the letter. The cross stroke is a short, straight line. See that it is parallel with the base line.

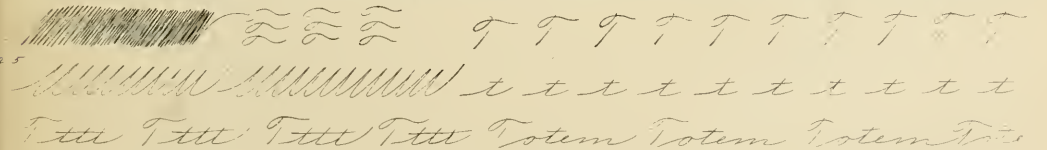


PLATE 26. Capital *F* is the same as *T* with the exception of the middle stroke. Study copy for form and position of this stroke. The loop of the small *f* is the same as the *l*. Pay particular attention to the slant. Make the down stroke straight and strong and carry it one space below the line. Join the finishing stroke carefully to the downward stroke.

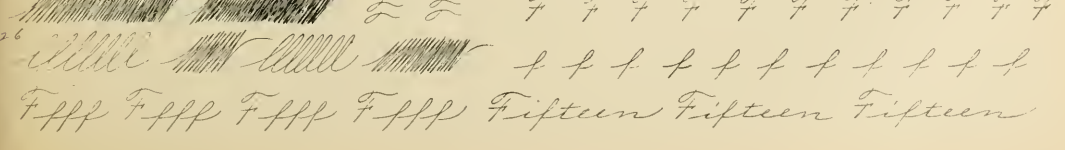


PLATE 27. Make the loop at the bottom of *D* small and allow it to rest on the base line. The last part of the letter is similar to *O*. Study the form carefully, practicing it with a light, elastic motion. Make it rapidly enough to get strong, smooth lines. The *d* is a combination of *a* and *t*. Give it plenty of practice.

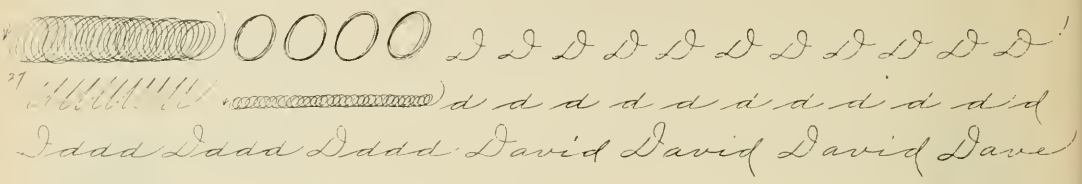
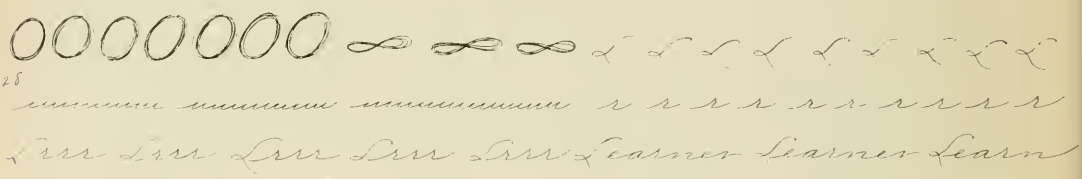


PLATE 28. Capital *L* begins with a dot. Make a compound curve in the down stroke. The loop, which is the same as that of *Q*, rests on the line and the letter is finished with a compound stroke swinging below the line.

Small *r* is composed of a curved up stroke and two straight down strokes. Note how they are joined together; study copy until you know just what you want to make. You cannot make the square shoulders in the *r* rapidly. This letter will require a great amount of careful, thoughtful practice.

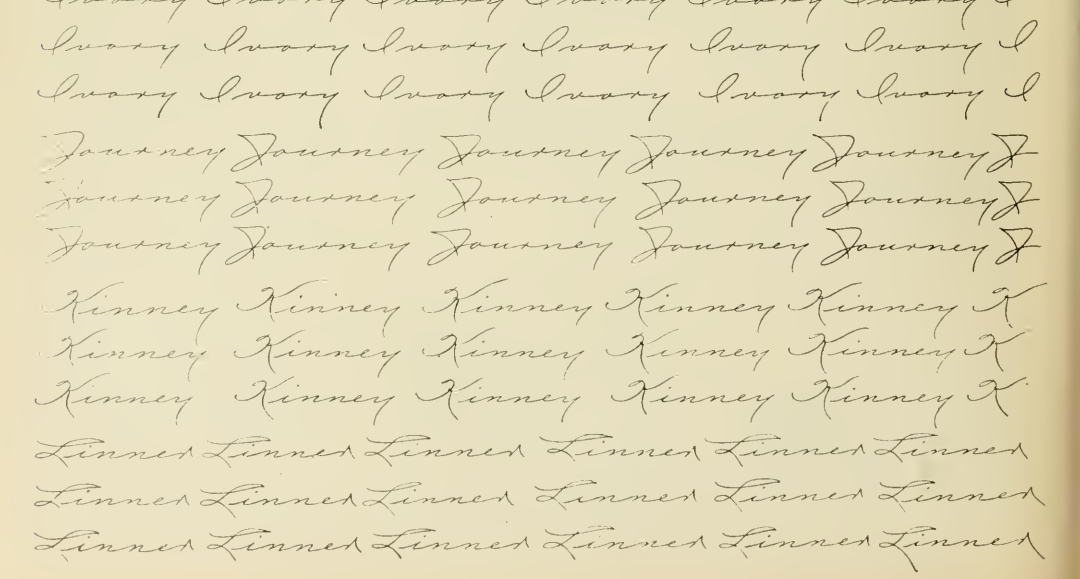


Supplementary Copies from A to Z in

Rapid Business-like Penmanship

BY

F. B. Courtney, Milwaukee, Wis.



Blackboard Lessons in Business Writing

By America's Leading Teachers of Penmanship

No. 5. N. H. Wright, Penman,

Bryant & Stratton Business College, Louisville, Ky.

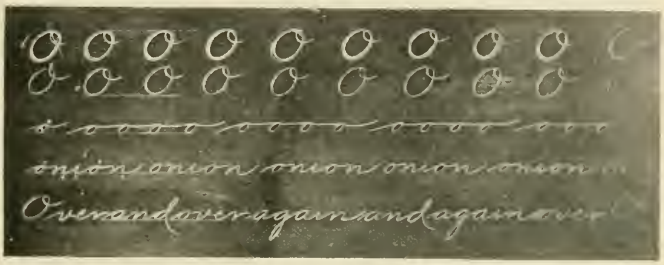
The first line illustrates a preliminary exercise for the capital *O*. Make the direct oval about one ruled space in height, retrace to the count of eight, finish on the count of eight with a small loop which points toward the upper right hand corner of the page, and lift the pen as the hand moves upward. Try to keep the lines compact in retracing the oval.

The second line shows the capital *O*. The letter is not quite one ruled space in height. Touch the pen to the paper while the hand is in motion, just barely close the letter at the top, and finish while the hand is in motion. Follow the count of "one, two." Place not less than ten letters across the page.

In making the small o, be sure to close the letter at the top, avoid making the letter so flat. Join four letters without lifting the pen, pause at the top of each letter, slide from one letter to the other letting the last two fingers slide with the pen, but while making the oval part of the letter, let the last two fingers remain stationary. Follow the count of slide one, slide two, slide three, slide four, slide." Place not less than four exercises across the page.

Try the word *onion*, placing not less than five words across the page. Don't try to write too fast at first, pause after each letter, pronounce each letter to yourself, and think ahead of the pen. Study uniformity of spacing, slant and height. Finish each word just as carefully as you begin it.

In writing the sentence, increase the speed, write small and study the formation of each letter. Write the sentence over and over until you have mastered the three requirements of good business writing-movement, form and speed.

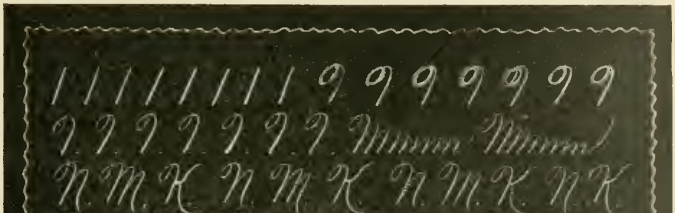


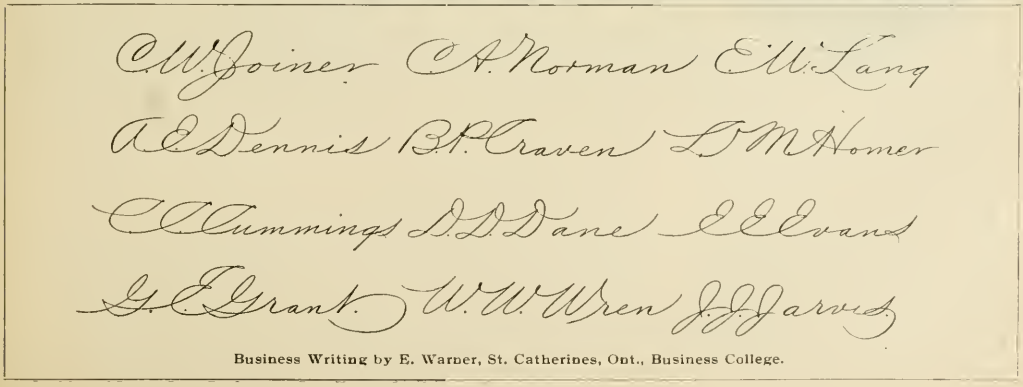
No. 6. J. C. McCavish,

Grand Trunk Business College, Edmonton, Alberta.

This lesson forms a review of the three capitals *N*, *M*, and *K*. Notice that all three begin exactly the same way. Start with the straight line, drawn as a firm stroke, that is not flying off the paper at base line. Use good arm movement and get all lines the same length and parallel. Continue with practice on the first stem introducing it with drill on the oval. Notice that this little oval at the beginning is kept out from the stem and that it is an oval not a circle.

Hold the pen on base line each time the straight line comes down. In completing the *M* see that each part of the letter is a little lower than the preceding part and the last line is slightly curved out as the pen leaves the paper. All three letters finish with the same flying stroke. Practice in the order given, *N*, *M*, and *K* and complete the lesson with the address, "Mr. M. K. Mowat, Newcastle, Kan.," using all three capitals.





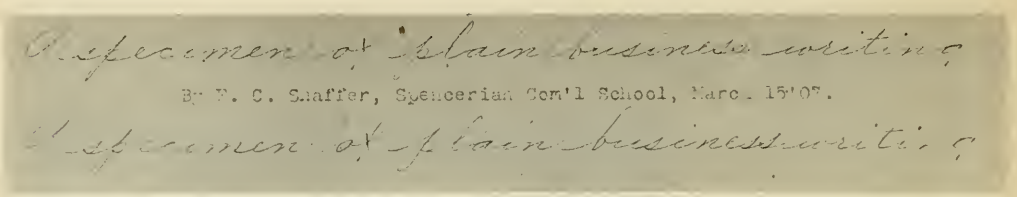
Business Writing by E. Warner, St. Catherines, Ont., Business College.

"What Others Have Done You Can Do Also."

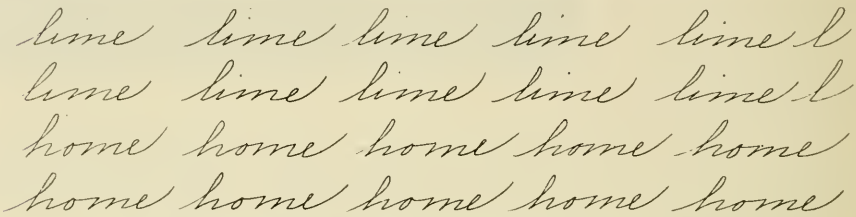
STUDENTS' WORK AND PAGE

Dedicated to the best engravable specimens of exercises and business writing received from schools and students; improvement, timeliness and excellence considered.

Observation, Care and Application—The Essentials.



Specimen by E. C. Shaffer, pupil in the Spencerian Commercial School, Cleveland, Ohio.



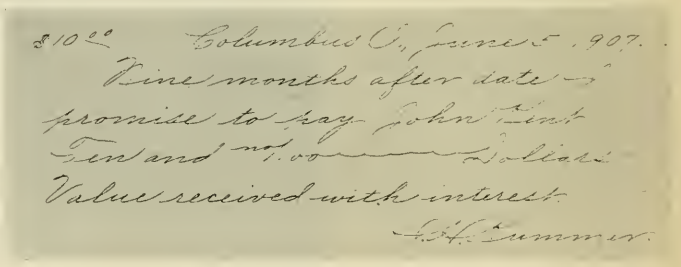
An unsuccessful engraving of very good writing by Miss Ethel Trask, pupil of E. E. Gaylord, Principal, Commercial Department, Beverly, Mass., High School.

Mr. J. A. Prowinsky, whose portrait appears herewith, was born on a farm in Wisconsin in 1879. After completing work in the common schools, he began teaching at the age of 19 years, in his native state.

He early became interested in and fascinated with the art of writing, and later on became interested in and completed a course in shorthand by correspondence.

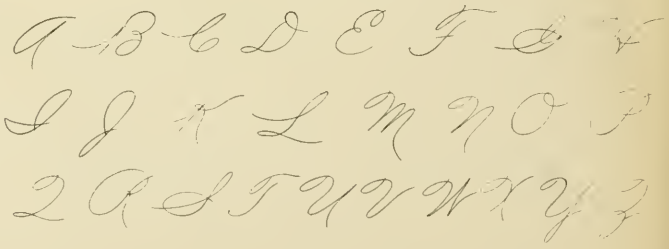
He secured his first real penmanship instruction in the Valparaiso, Ind., Normal School, and later on completed a course under Mr. L. M. Kelchner, at Dixon, Ill.

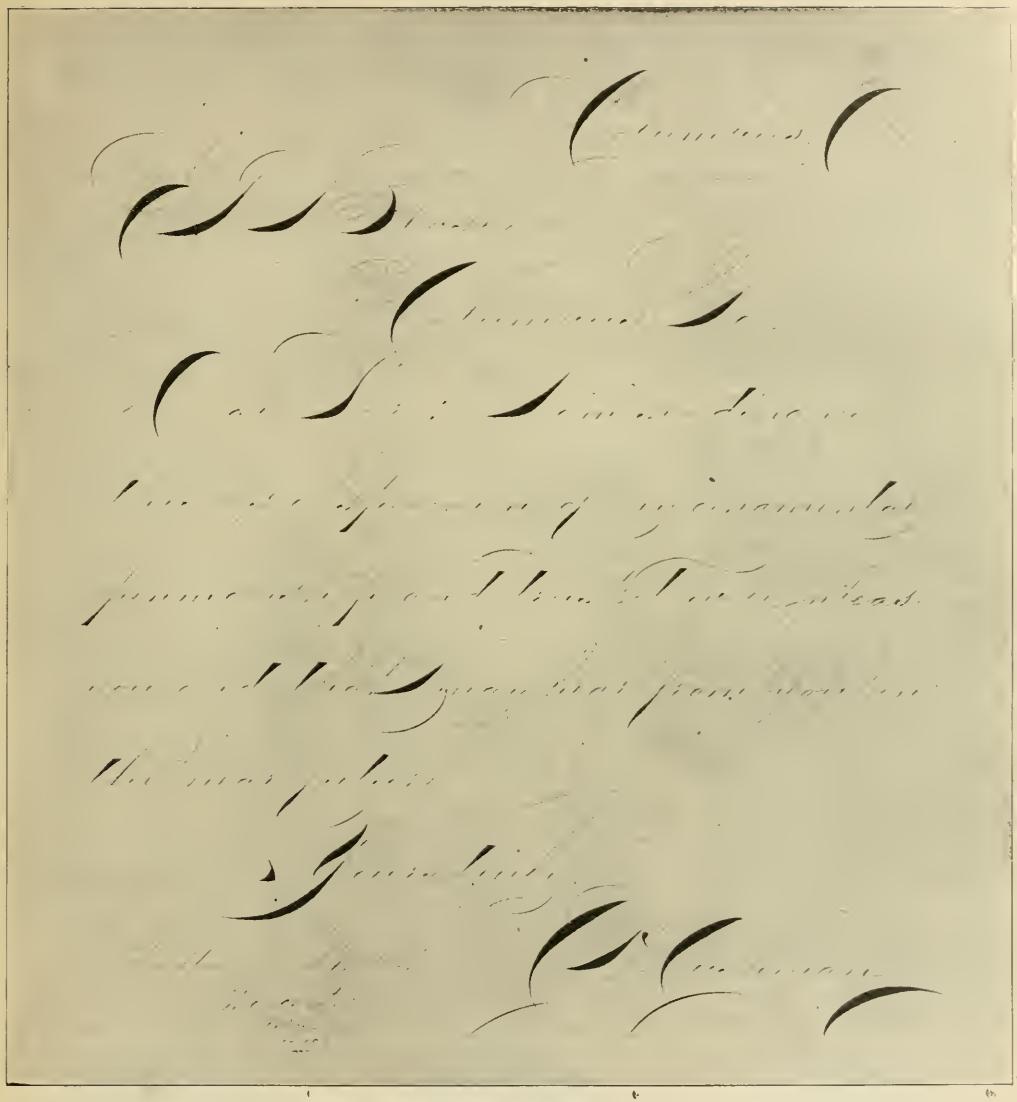
Mr. Prowinsky, although quite young, is quite an all around business college man, having taught all of the commercial subjects, and done some soliciting besides. His penmanship is of a high order and indicates very plainly that he could become one of America's few finest penmen and pen artists.



By Mr. Kummer, pupil in Ferris Institute, Big Rapids, Mich., A. M. Wonnell, Penman.

Business Capitals by E. J. Hoke, Penman, Lewistown, Pa., School.





Masterful, off-hand, ornamental penmanship by Mr. S. M. Blue, Penman, Becker's Business College, Worcester, Mass.

The Business of Beauty

is to beautify, simplify, and improve the things of daily use.

The Beauty of Business

is to make life secure from fear and consequent want, and to provide the things which minister unto the mind and heart.

EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

How to Establish an Engrossing Business

"Would not a few pointers on how to establish an engrossing business be of interest to a number of BUSINESS EDUCATOR readers?

The above question was recently asked, and as we have had similar inquiries before we shall now comply as follows:

First, qualify. That means *master* plain Spencerian, Roundhand and Old English. The more you can add to these in the way of flourishing; variety of texts; standard and ornate alphabets, such as Roman, Egyptian and Medieval; brush work; designing; drawing; etc.; the better.

Second. Seek a favorable location in a city of good size or considerable wealth or artistic culture, and plan to succeed. And right here is where backbone comes in very handy — it is *the one* necessary thing in establishing any business of a permanent nature. "Long hours and short pay" are the compensation usually given to success builders in any business. So, young man, if you are looking for a "snap" to start with, seek a salaried position. But if, however, you are looking for a good thing twenty years hence, when you will most need it, then I know of no business better than that of engrossing, to one who *loves* the work and who, at the same time, possesses fairly good business judgment.

Third. Keep down office and other expenses to a minimum and keep up the steam of enthusiasm. Personal contact with and solicitation for work from active people in public and private life is the best advertising. All other kinds are more or less expensive and uncertain, *Personal*, face-to-face, office-to-office, distribution of an artistic business card or booklet and canvass is the surest way to get work quickly and right along, too.

Fourth. While engrossing should be your central thought and principal business, yet to live, meet expenses and keep up appearances until that work can be developed, you should turn your hand to many things to turn an honest penny such as writing cards, giving private lessons in penmanship, doing show-card work and even addressing envelopes, etc. Conscientions attention to details, no matter how inartistic or unimportant the work may appear in your eyes, or how meager the compensation, will in the long run bring you remunerative employment.

Fifth. Make up your mind to please in quality of work *and* in price. In accepting an order for engrossing be sure to explain or show what may be expected for a certain sum of money. Do not make the mistake of engrossing a resolution to the tune of $50.00 when your customer expects or can afford to pay but $5.00. Let the price be known in advance, and then try to surprise your customer with both quality and quantity of work for the amount paid.

Sixth. Study and practice to improve so that when an important order comes your way you can handle it. Don't wait for it, but work and prepare for it, as it will not wait for you if it finds you unprepared. Keep regular office hours and deliver work when you have promised it Remember that the world demands of successful people, not only ability but reliability.

Appreciation.

The lessons in "Round Hand Writing" by Mr. H. W. Strickland, which have appeared in THE BUSINESS EDUCATOR during the past year, have been high grade in execution and to-the-point and practical in instruction. Those following the course have improved much, and quite a few have followed the course from beginning to end. We hereby express to Mr. Strickland our thanks for the services he has rendered, and we hope sometime again to have him with us.

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Of the Professional Edition of The Business Educator for May. 1907.

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MATHEMATICS, W. E. White, Quincy, Ill., Gem City Business College.

ENGLISH, B. J. Campbell, Jackson, Mich., Business College.

BOOKKEEPING, R. M. Browning, C. P. A., Sadler's Bus. Coll., Baltimore, Md.

LAW, Wm. C. Sprague, Detroit, Mich., Sprague's Correspondence School of Law.

TYPEWRITING, A. C. Van Sant, Omaha, Nebr., Van Sant's School of Shorthand.

ASSOCIATION PAGE.

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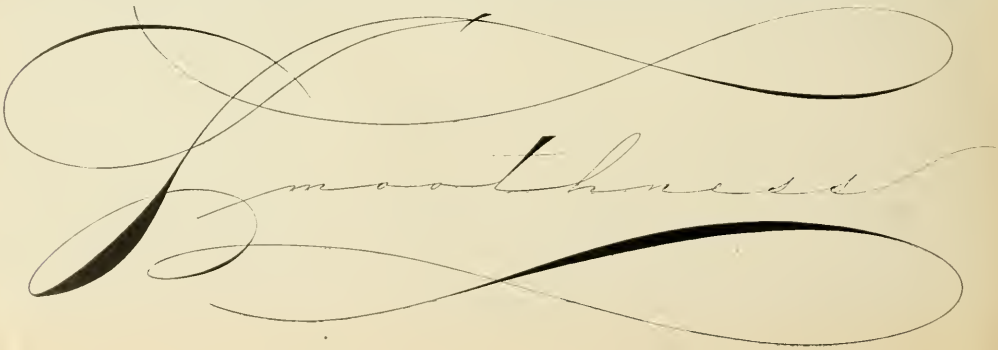
NEWS NOTES AND NOTICES.

CATALOGS AND CIRCULARS.

ETC. ETC. ETC.

An Editorial Caper in Lines—An Argument for Graciousness as against "Slickness."



Report of the Boston Convention of the

Eastern Commercial Teachers' Association

March 28, 29, 30, 1907.

The Boston meeting of the E. C. T. A. was an unqualified, harmonious success. Simmons College deserves the sincere appreciation of the members of the Association for the use of their beautiful and commodious building, and the many courtesies extended. President Laird, Secretary Lakey, Treasurer Matthias, and the Executive Board, each and all deserve the thanks of all for the splendid service performed in making the Boston meeting the biggest, most profitable and best thus far held.

The Reports by Messrs Lakey and Doner which follow are faithful, to-the-point and very readable. Our thanks are hereby extended. May we all meet in the City of Brotherly Love one year hence.

Reported by Mr. F. E. Lakey, Secretary, English High School, Providence, R. I.

The tenth annual session of the Eastern Commercial Teachers Association opened auspiciously save as to weather conditions. President R. G. Laird called the convention to order practically on time and 150 persons were present to receive the felicitations and welcome of the Governor of the old Bay State, Curtis Guild, Jr. Governor Guild congratulated the Association on putting punctuality ahead of every other consideration.

He welcomed the members to the "commonwealth," of Massachusetts, to the "State of Mind" rich in the memories of Plymouth, Concord, and Lexington. He was glad that teachers today emphasize both good citizenship and the making of a living.

His Honor, Mayor John F. Fitzgerald graciously added a cordial welcome to the "Athens of America." The atmosphere is as keenly intellectual as ever. The United States is bound to become the greatest nation because of its boundless opportunities. The trade between the states is greater than all the rest of the world. The daily increase in business is $10,000.000. Germany alone is our leader. Like her our flag must fly everywhere. Like her the splendid High School of Commerce will help us rival Germany. No class so valuable to keep this work up as commercial teachers. I offer you the hospitality of Boston, whose record is second to none in the treatment of "strangers within its gates."

President Henry Lefavour extends a cordial greeting to Simmons College, an educational laboratory. Use every facility we have.

He said that the last five years had emphasized utilitarian education, train the powers of reasoning, of observation. This leads us to technical and practical education, i.e. commercial education.

President R. G. Laird, in his annual address referred to the tenth anniversary of the association, to the almost supreme power in the hands of the Executive Board, who had done noble work in preparing for the Convention. He praised the several officers and chairmen of committees and then at once announced the program as follows:

Report of the Penmanship Section of the E. C. T. A.

BY C. E. DONER, BEVERLY, MASS.

THURSDAY AFTERNOON

The first number on the penmanship program was, "Movement," by L. H. Bresee, Commercial Teacher in the Dorchester High School, Boston, Mass. Mr. Bresee handled his subject from the class view point, saying in his remarks that, "if you go back for a few years and imagine yourselves High School boys or girls in the Commercial College, perhaps we can play pupil and class for a few minutes" Mr. Bresee taught the class all the different movements in a very delightful, instructive, and entertaining way. He explained thoroughly his ideas in regard to finger movement, wrist movement, forearm movement and whole arm movement. He said the movement that is going to give the best results and most comfort is the forearm movement, sometimes called muscular movement. He also explained thoroughly the position while sitting at the desk; and believes that it is unnecessary to speak of the position every day in the class room, but that when the position has once been thoroughly explained, not another word need be said in regard to position. He also said, "I am beginning to feel more and more that we teachers are in danger of telling our pupils too many things without letting them discover some things for themselves. We would do better to help the pupil discover some things in his work rather than tell him too many things. What the pupil is helped to discover without help is becoming to be more valuable than what you tell him; he will remember it longer and will be able to use it better."

"How I Teach Figures," by W. H. Covert, Central City Business School, Syracuse, N. Y., was the next number and he spoke about numbers (figures.) Mr. Covert bases the teaching of figures on three movements, the upper curve and lower curve lateral, and the push and pull movements. He explained the different figures and the movement used in making them by beginning with the figure 1. He then showed how the

O. C. DORNEY, Allentown, Pa.
Second Vice-President.

MISS MARY E. PEIRCE, Phila.
Vice President.

F. E. LAKEY, Providence,
Secretary.

5, 8, 6, 7, 2, 9, 3 and *0* could be developed by introductory movements. He said, "Give the pupils these introductory movements for practice and gradually lead them up to the making of certain figures, and before they are aware of it they will be making the figures in a new and better way." He believes in getting the movement first and then applying this movement to the figures. The readers of this report would no doubt be interested in seeing the movements which Mr. Covert gave preceding each of the figures, but it is impossible to show them here. Mr. Covert is a modest gentleman, but undoubtedly is a very successful teacher.

The association is always glad to hear from Mr. E. L. Glick, National School of Business, Concord, N. H. Mr. Glick's subject was, "How I Teach Capital Letters." Of course, Mr. Glick spoke from the standpoint of a business college teacher. He bases the capital letters on the oval exercises. He used the audience as a class. He believes in keeping the class at work on the exercises until movement is thoroughly established. He counts rapidly and also has the class count. In this way the class is kept together, and considerable enthusiasm and interest is created. After movement is thoroughly established, he starts the class on the letters by giving the capital *O* first. He thinks, however, that it is just as well to teach the capitals in alphabetical order as it is to teach them in groups. He pays little attention to position and does not believe in placing the feet squarely on the floor, but says the left foot should be firmly on the floor and that the ball of the right foot should be brought back beside the chair. He said that a pupil is helped a great deal by retracing perfect forms by placing tracing paper over the letter.

The reader of this report will notice by this time that the subjects are arranged in logical order, for, as will now be seen, the next paper is "How I Teach Small Letters," by Mrs. Nina P. Noble, Salem Commercial School, Salem, Mass. Mrs. Noble believes in placing upon the board an accurate letter for the student, and also to have the pupil draw the form for the purpose of gaining a clear mental conception of the letter. She said that the penmanship teacher should know his subjecr thoroughly and should know a great deal of everything else. She illustrated on the board how some of the small letters are based on or grow from designs in Egyptian, Roman and Grecian Art in the way of borders. She believes in simplicity as the standard of modern forms, and that the simple letters are more beautiful and more easily written than those of a more complex nature. Another interesting point was that all upward strokes must be curved, except

MRS. L. F. NOBLE,
Salem, Mass.

the cross stroke in the small *x*, and all downward strokes must be made straight, except in the small *a* and *o*. "The parts o all curve letters, such as *n* and *m*, should be made so perfect that a small circle can be fitted into them."

The next number was "Aids in Teaching Beginners in Business Writing," by Horace G. Healey, Penman's Art Journal, New York City. Mr. Healey first spoke of the mechanical side in teaching beginners, such as material, pens, paper, holder, ink, etc. Pupils should be cautioned not to dip the pen into the ink too far and draw it from the ink too quickly. When the pen is drawn from the ink quickly, it is loaded with ink which causes blots. Mr. Healey bases the letters on the oval and square or rhomboid. He advises the use of quadrilled ruled, ¼ inch square, paper. By bysecting the top of one of these squares and drawing the pen to the lower left hand corner of the same square the correct slant is obtained. Among other things Mr. Healey said that the copy on the board should be as nearly perfect as possible; movement exercises should be occasionally practiced with the eyes closed; do not use a magnifying glass when examining pupils' faults; do not run to seed on any one thing; write copies for the pupils whenever possible; and do not permit repetition of a letter unless you are sure your pupils cannot make it well.

Here endeth the report of the Penmanship Section of the E. C. T. A.

FRIDAY MORNING.

"The Commercial Teachers Opportunity, by F. G. Nichols, High School, Rochester, N. Y., was brilliantly set forth. He emphasized the opportunity, (1) to help pupils in the habit-forming part of their education, (2) to serve the community in which he labors and (3) to improve himself professionally.

The commercial teacher brings to his pupils the last educational opportunity at a time when they are alive to the advantage of high ideals and correct business habits. The *man* is worth more than the bookkeeper, the *woman* than the stenographer. Our motto should be "do what is told you; do it quickly and do it well, and learn all you can while you are doing it."

The world needs men who have the ability to do the world's work in an efficient manner. Encourage the student to take an interest in his city and state, to be an all around citizen. Men of sterling integrity are needed. Graft should be a hated word. Daily example and practice are better than preaching. Business men do not have two codes of honesty. Teach pupils that public good is more important than personal gain.

To do all this the teacher must grow, must keep in touch with business men, with lawyers and law libraries, with bookkeepers. He must mix in the life of his community.

Finally (1) teach importance of a thoro preparation, (2) instil very definite notions of the importance of a strong character as a factor in business success, (3) secure and hold the confidence of the community, (4) be ready to serve the community.

"The Beginnings of Bookkeeping" by Luther H. Boyd, Morse Business College, Hartford, Conn. Emphasis was made on the personal touch of the teachers, on teaching to think Note the importance of accuracy, especially in handling the balance sheet.

E. L GLICK,
Concord, N. H.

C. E. DONER,
Beverly, Mass.

L. B. MATTHIAS, Bridgeport,
Treasurer.

Mr. R. M. Browning, C. P. A., of Sadlers College, Baltimore, treated in a convincing manner the "Requisites of Business Practice." He laid much stress on the value of training in detail and of the fearful cost of lack of care and of system. No where else can you have such control of the pupil and no where else does this control count for more. The teacher must train the pupil in methods of work, in order, and in avoiding repetition of errors. Develop ability to fit into business. Avoid law suits by full explanations. Above all follow instructions.

One of the strongest features of the program was the paper on "The Shorthand Author and the Shorthand Writer" by Mr. Fred Irland, Official Reporter of Debates, House of Representatives, Washington. Mr. Irland fully sustained his national reputation as an authority on shorthand and it is hoped that the readers of this paper may have the privilege of reading Mr. Irlands paper in full.

Among many other good things Mr. Irland strongly discouraged the "gospel of inefficiency." The President of the Civil Service Commission at Washington said recently that out of 2653 persons taking the examinations as stenographic clerks, 708 males and 335 females passed. Geo. B. Cortelyou, the most powerful man today in the financial world, started as a stenographer. Today in Washington 15,068 stenographers are employed. Mr. Irland is proud of American stenographers. None anywhere are our equals. In 40,000.000 words taken down in the 59th Congress, only one mistake was due to shorthand.

Miss Elizabeth H. Hughes, of the Hillhouse High School, New Haven, read an interesting paper on "English in Shorthand." Miss Hughes has found the ordinany business position to require neatness, intelligence and a good knowledge of English. The demand for educated stenographers is increasing. How can the

F. G. Nichols,
Rochester, N. Y.

teacher enlarge the pupils knowledge of English? How improve his habits of speech? By learning the meaning of words and then by drilling until they are used.

Lack of drill in grammar is a serious loss. Lack of ability on the part of the pupil to express his own ideas clearly is a serious handicap. Make the class work aid in mental development, in quickening the intelligence and in adding to the general efficiency and culture of the students.

"How I teach Typewriting," was so energetically handled by Mr. Allan Herrick, High School, Manchester, N. H., that the audience remained to the end altho five papers had preceded it. Mr. Herrick drew the comparison of playing the piano, including the training of all the fingers. Demonstrations by the teacher on the seven different styles of machines is made helpful. Touch type-writing, speed drill on business letters, trips to the offices of manufacturing plants, every means to develop the pupil and give him confidence. Notes of lectures and sermons are valuable. Business men want first class operators only, who possess speed and gumption.

The Friday afternoon session began with a forcible, intensely valuable talk by Frank O. Carpenter, English High School, Boston. The knowledge that Mr. Carpenter is also a member of the Boston bar adds importance to his exposition of "Commercial Law."

Mr. Carpenter said in brief as follows:

A man's entire life is governed, directed and restrained by law, and is successful if it is in harmony with law.

A man meets in succession the laws of nature, parents, society, government, economic laws.

Men in business find they must follow laws or customs of merchants in order to succeed.

Modern business life is complex and men need to study the laws of business. Most of the law suits in the courts are due to ignorance of business law rather than to intent to do wrong.

All men, even teachers, need to know the power and sacredness of keeping their business promises, i. e., their contracts.

Commercial law courses are popular with schools. Study of commercial law does not make a man a lawyer, but teaches him to avoid lawyers and keep out of courts and expense. A boy does not become a doctor because he studies physiology, a minister because he learns about his soul, or an engineer because he can measure a house-lot.

The subjects to be taught in a business law course should be those that men meet in ordinary business experience.

Criminal law, torts, divorce, wills, etc., should be omitted. The subjects needed are:

1 Contracts, 2 Negotiable Contracts, 3 Sales, 4 Agency, 5 Bailments, and Common Carriers, 6 Real Estate and Landlord and Tenant. These subjects deal with *actual things*. 7 Partnership and Corporations, 8 Mortgages (real and personal), 9 Rights of Inheritance, 10 Bankruptcy, 11 Insurance. These deal with *rights of men* to actual things.

The best methods of teaching business law is this:

1 Give pupil first synopsis or outline of topic as a bird's eye view of the subject, 2 Give clear, concise statement of the law, 3 Use cases illustrating the law stated, 4 Use cases on various points mixed together, to be identified and explained, 5 Tests to show pupils knowledge of the principles, 6 Have pupils learn to write *by heart*, checks, promisory notes, drafts, etc., and have him fill out blank deeds, mortgages, bonds, power of attorney, etc.

Luther H. Boyd,
Hartford, Conn.

W. H. Beacom, Wilmington, Del.
Executive Board Member.

Fred Irland,
Washington, D. C.

It is a waste of time to have the pupils write briefs of cases. That is for the law students not for business men.

Teacher of commercial law in most schools knows but little more than his brighest pupils at the end of the year.

A good text-book must teach and direct the teacher and guide the pupil. The most recent books suited to High School use are: Gano, Huffcut, Modern Business Law, Powers & Lyons, Richardson, Spencer, Burdick, White and others.

The study of business law benefits:

a. The man himself by making him know what he can properly do and saves him time, worry and expense.

b. The community because men have fewer lawsuits, less court expense, greater harmony, peace and success in business and in life.

The only speaker not present was Mr. Geo. H. Kerr, Sales Manager, of the Dupont Powder Co., Wilmington, Delaware, who was prevented by sickness in his family from presenting "Business Organization." It is hoped that the valuable charts prepared will be explained another year.

"The Public Commercial School in Europe and America," was discussed with the aid of charts by Mr. F. V. Thompson, Head Master Boston High School of Commerce. One chart covered the Berne, Switzerland, Commercial School and the other was a composite of the programs of the Boston, New York and Philadelphia High Schools of Commerce. He noted the narrow "trade" view and the more liberal interpretation of the European idea of commercial programs. Here lies the reason for the efficiency of trade handling, especially in Germany.

We Americans lead as producers but not as distributors. With a conversational knowledge of modern languages, the graduates of liberally planned schools of Commerce, will do very much toward entire American supremacy in foreign trade affairs.

"The Scope of Commercial Courses in New England High Schools," by Jas. W. Macdonald, Agent Massachusetts State Board of Education, received warm applause and a rising vote of thanks. The speaker said all

ALLAN HERRICK,
Manchester, N. H.

needed to know the principles of bookkeeping. It is a moral power. Even the man of large business interests is not exempt. The course should cover two years. It is better pedagogy to teach bookkeeping horizontically and not vertically, i. e. completing everything from top to botton as the pupil advances. Many need some knowledge, though short of professional efficiency. Penmanship is necessary, as are business short cuts in Arithmetic. A good library, a knowledge of kindred subjects as taxations, insurance, bonds and acquaintance with commercial law, are valuable. Stenography and typewriting could well be placed throughout the course. The commercial course in depth, breadth and discipline is not one whit inferior to any other course. The teachers in ability, culture, scholarship, strength of character must be the peer if not the superior of any other teacher.

Mr. Frank Palmer Speare, Educational Director of the Boston Y. M. C. A., held the audience spell-bound by his brilliant, logical and convincing description of what an "Evening School Edueation is and what it should be." Such education is supplemental. The great bulk of American citizens, who do not attend school after twelve years of age, are graduates of the University of Hard Knocks. Over 40,000 students attend the evening schools in the American Y. M. C. A. With good teachers and good equipment an evening class of 300 members in eight months had an attendance of 97½ per cent, some pupils came 80 to 90 miles on train, three from Worcester. Boston offers 125 studies, to 1800 students, pay roll of $150.000, has a building under way costing $1,250,000. Know what to know and then fit actual conditions. No lock-step in evening construction. Develop the man. No teacher like women for evening schools. Mr. Speare make a strenuous plea for thorough drill in English grammar, a lost art in public schools. I have attended conventions from Mass., to Alabama and in many Western States. This is the first occasion where evening schools have been given a prominent place on the program. It speaks volumes for the alertness of commercial teachers.

Mr. F. W. Tully, of the firm of William Filene Sons Company, Boston, speaking on "Efforts to Improve Commercial Training of Employees in Department Stores and Large Industrial Establishments," presented a thought-inspiring, intensely, practical paper. He said that the responsibility for training and educating had fallen upon employers since the schools had not kept pace with advances. School systems are behind the times. 50 per cent or more of college graduates enter business. Many private schools are factories, 95 per cent of children leave school between 14 and 15 years of age. Thus two or three years are spent in drifting. The average young person lacks

F. O. CARPENTER.
Boston.

E. H. NORMAN, Toastmaster,
Baltimore.

E. H. ELDRIGE, Boston,
Executive Board Member and Host.

practical ability, sense of responsibility, initiative, ability to concentrate, thoroughness, necessity of self improvement, knowledge of hygiene, value of personal appearance, right attitude toward work and employers.

The corporation maintains a club house with class rooms with educational work during day and evenings. The fundamental principle of educational work is "increase efficiency and prepare for promotion." Success depends on (1) good health, (2) straight thinking, (3) hard work. Physical well being is made much of. Rest rooms, gymnasium, insurance, summer cottage, outings, etc., are provided. Commercial schools would be far more profitable if the practical all round needs of business men were consulted and if business men were used as teachers.

The next paper on "The Place of the Business College in Modern Education" by Clement C. Gaines, President of the Eastman Business College, Poughkeepsie, N. Y., marked a radical departure from the preceding papers. Mr. Gaine's thesis was that the commercial school existed for certain clear cut ends and that it was better to do this work well rather than to attempt a larger work and do it poorly. He considers training the best kind of education. The key to success in our work consists in making our students proficient. With 95 per cent of our young people the question is not how to live but how to make a living. This question the commercial school solves.

The Banquet.

At the banquet every ticket was engaged long before the hour. Mr. Norman, of Baltimore, on short notice, made an admirable toastmaster. After relating his experience in stumbling over a Greek root in Boston he introduced Superintendent of Schools, Dr. Stratton D. Brooks, of Boston. Mr. Brooks spoke briefly of those who could direct and of those

MISS NELLIE M. WOOD, Boston.

who could follow directors. Education prepared for both positions. The private school is always the pioneer, the public school ideal is to educate leaders yet maintain breadth.

Mr. Harlan Eugene Read, of Peoria, Ill., maintained his well deserved reputation as a successful after dinner speaker and yet showed the rare faculty of making every story and witticism count for his main idea of our overcoming the besetting sin in the lack of thoroughness. Mr. Louis E. Pease, Secretary of Burdett College, Boston, amid a wealth of good stories urged the giving of the boy an ideal in life. Regard every pupil as your opportunity. Mr. Henry T. Bailey, a member of the State Board of Education, emphasizes the new ideal of the public school—practical education plus culture Private schools are teaching how to make a living and a life.

The four speakers formed a happy combination in being in each case good story tellers and also men with a message. The members seldom have listened to such eloquence as flowed from the lips of Mr. Pease.

SATURDAY MORNING.

"The Age of Speed or Stenographic Hygiene," by Chas. Currier Beale, official reporter, Superior Court, Boston, held close attention for a long period.

The carefully prepared paper on "Which Shorthand System, "by Mr. Archibald Cobb, was unavoidably crowded out owing to the speed contests. Mr. Cobb believes in honest claims and honest work. A little little learning is a dangerous thing. Capable shorthand writers are still advancing in earning power with constantly increasing usefulness. Legibility is all essential.

Shorthand and Typewriting Contests.

At the international shorthand speed contests the readers were Chas. C. Beale, Boston, and Bates Torrey, Reporter, Boston. The timers were Kendrick C. Hill, Trenton, N. J., and B. J. Griffin, Springfield, Mass. The check readers (for errors) were Chas. T. Platt, Hoboken, N. J., and Chas. E. Smith, Toronto, Ontario, while David H. O'Keefe, Commercial High School, Brooklyn, served as time checker. Dr. Woodford D. Anderson, New York, officiated as watcher. In addition to the five contestants named below whose records were given by the judges, the following took part in the contest:

Miss Anna G. Mack—Isaac Pitman—Boston
Harry T. Blodgett—Graham—Long Branch, N. J.
Frederic A. Hoffman—Munson—Brooklyn.
Jas. T. Campbell—Isaac Pitman—N. Y. City.
Mrs. A. K. Wilson—Isaac Pitman—Fitchburg, Mass.

SHORTHAND CONTESTANTS.

	Gross Speed	Material Errors	Immaterial Errors
Miss Nellie M. Wood, Boston—I. Pitman	225	22	23
Clifford P. Gehman, Denver—Graham,....	235	28	19
Fred Irland, Washington—Graham	235	30	39
Sidney H. Godfrey, London—I. Pitman,..	165	24	7
Geo. A. Welsh, Phila.—B. Pitman	150	17	22

CHARLES CURRIER BEALE, Boston.

MISS ROSE FRITZ, N. Y. City.

JAMES E. FULLER, Wilmington, Del.

CHARLES T. PLATT,
Hoboken.

Each test was of five minutes duration. The speed per minute was 150, 165, 176, 187 3-5, 191, 215, 225, 235 4-5, 250.

Miss Wood thus won the beautiful silver cup presented by Mr. John J. Eagan, Hoboken, N. J., and also two gold medals, known as the Isaac Pitman gold medals for the best record by an American.—Isaac Pitman, Writer. One medal is kept permanently each year by the winner, the other medal must be competed for yearly.

Mr. Godfrey won for the second time the Miner gold medal, being the only one to qualify for the same.

The judges in the typewriting contest were S. E. Fuller, Goldey College, Wilmington, Del., Miss Alice M. Wood, Poughkeepsie, N. Y., and W. H. Vernon, Brooklyn. Each contestant wrote twenty-five minutes from dictation, then the same time from copy secured from publishers in a distant state of a book not yet issued.

TYPEWRITING CONTESTANTS AND RECORDS.

Professional	Total	Errors	Deductions	Net Record
Rose Fritz.....	4241	108	540	3701
Mae Carrington..	3662	111	555	3107
Paul Munter	3894	190	950	2944
Mabel Cooper, Winter Hill Business College, Somerville, Mass.	2261	96	480	1731
Marion Gorcester, Winter Hill Busi. College, Somerville, Mass	2454	146	730	1724
Irene Ceagnon, Somerville, Mass,.....	2952	295	1475	1477
Hattie Glassman, Winter Hill Busi. College, Somerville, Mass.....	2139	210	1050	1089

The interest in both contests was keen. Many remained until 8:30 P. M. to hear the report of the judges at Mr. Lords New College of Commerce.

Mr. Eagan presented his cup in a graceful speech to Miss Nellie Wood. Miss Alice M. Wood, one of the judges, presented the Penman's Art Journal Cup to Miss Fritz. Mr. Miner courteously welcomed Mr. Godfrey and presented the medal. The speech by Mr. Godfrey was brief but very creditable. Dr. Anderson presented the two medals to Miss Nellie Wood. After a vote of thanks to the judges, the Convention adjourned, 9:10 P. M.

THE PENMAN'S ART JOURNAL WORLD'S CHAMPIONSHIP CUP WON BY MISS FRITZ

THE SCHOOL CONTEST MEDAL WON BY MISS COOPER, STUDENT IN THE WINTER HILL BUSINESS COLLEGE, SOMERVILLE, MASS.

ALICE M. WOOD, Poughkeepsie,
Assistant Secretary.

The attendance at the business session Saturday afternoon was very large. The treasurer reported that the receipts of the Convention had paid all bills and left a surplus. Too much praise cannot be given Treasurer L. B. Matthias for his self-sacrificing labor for the Association. Over three-fourths of the new applications for membership are due to his efforts. One hundred and thirty new members were elected. A very cordial invitation from the Central Commercial Teachers' Association to attend May 9, 10, 11, at Cedar Rapids, was received. A motion to limit voting and privilege of making remarks was tabled but not until some painted remarks were made. The next Meeting place is Philadelphia. A vote of thanks to Simmon's College was unanimously passed.

Officers 1908.

President, S. C. Williams, Rochester Business Institute, Rochester, N. Y.; Vice President, H. W. Patten, Central High School, Philadelphia, Pa.; Second Vice President, W. R. Sherman, Bryant & Stratton Business College, Providence, R. I.; Third Vice President, John J. Eagan, Eagan's School of Business, Hoboken, N. J.; Secretary, F. E. Lakey, Providence, R. I. (one year to serve); First Assistant Secretary, J. E. Fuller, Goldey College, Wilmington, Del.; Second Assistant Secretary, Mrs. Nina P. Noble, Salem Commercial School, Salem Mass.; Treasurer, L. B. Matthias, High School, Bridgeport, Conn.; Assistant Treasurer E. H. Fisher, Winter Hill Business College, Somerville, Mass.

EXECUTIVE BOARD.

E. M. Huntsinger, Huntsinger Business College, Hartford, Ct., James Rea, Packard Commercial School, New York, N. Y.

S. C. WILLIAMS, Rochester,
President, 1908.

Notes from the E. C. T. A. Convention.

By L. B. Matthias, Bridgeport, Conn.

The E. C. T. A. Convention was a success in every respect. The entire program was interesting and instructive. The banquet was unusually good; the postprandial speeches being entertaining and inspiring. But the greatest interest was manifested in the shorthand and typewriting contests; here were gathered not only the members of the association and their friends, but visitors from far and near, for these contests have assumed an international importance.

Mr. R. G. Laird was an ideal president; being prompt in beginning all sessions and presiding with dignity and good judgment.

Too much praise can not be given the secretary, Mr. F E. Lakey of Providence. The success of the convention depended to a great extent upon him, for his well directed labors in its behalf, both before and during the convention, left nothing undone to make it a complete success.

In a large convention of this kind a great deal of responsibility rests upon the host, but Prof. E. H. Eldridge was equal to the occasion and did every thing possible for the accommodation of the members of the association while at Simmons College.

130 new members were enrolled and about that many more should have followed their example. There are always too many people trying to get something for nothing. Don't be a sponge.

While there were a great many new faces at the convention, some of the familiar ones of other years were missed. Among the absentees were: Mr. and Mrs. Hope of New York; Mr. and Mrs. Gill of Trenton, N. J.; Mr. and Mrs Dorney of Allentown, Pa.; Dr. Cheesman A. Herrick of Philadelphia, Pa.; John R. Gregg of Chicago; Jerome B. Howard of Cincinnati; C. P. Zaner of Columbus; L. C. Spencer of New Orleans; Enos Spencer of Louisville; Robert Spencer of Milwaukee; and L. L. Williams of Rochester, N. Y.

Mr. Trainer of Perth Amboy, N. J., seemed lonesome this year, Mrs. Trainer having remained at home to take care of a little daughter who arrived a short time ago. May Mr. Trainer's school never grow smaller and may there be plenty of Trainers to train the young in the coming generations.

The many friends of Miss Mary A. Healey of the Pittsburg Academy, Pittsburg, Pa., were glad to see her this year as they missed her at Baltimore.

Mr. James S. Curry of the Central High School, Cleveland, was also welcomed by his many friends of the E. C. T. A., and they would have enjoyed having him a longer time in their company.

G. W. Brown of Jacksonville, Ill., was with us once again this year. We are always glad to see you Mr. B.

Mr. Glick of Concord, N. H., is an able speaker on his special subject, Penmanship. He entertained a number of members at the close of the penmanship session with fantastic chirography or "somersault writing" on the blackboard.

Mr. Hinman of Worcester, Mass., presented the convention with some of his beautiful blackboard work. We consider it an honor to have Mr. Hinman with us.

H. E. Read of Peoria, Ill., made many friends at the convention and gave an excellent talk at the banquet. We welcome him to membership in the E. C. T. A.

H. W. PATTON, Phila.
Vice-Pres, 1908.

R. M. Browning, C. P. A., of Baltimore, is another new member who gave us special instructions.

We are glad to include in our membership such experts in their special lines as, Rose Fritz, the world's champion type writer; and Fred Irland, expert stenographer, of Washington, D. C.

J. F. Caskey, formerly of Ohio, but now located in the high school at Haverhill, Mass., has cast his lot with the E. C. T. A.

Mr. E. N. Miner of the Phonographic World, and his talented wife were cordially greeted by their many friends.

It is always a pleasure to meet such genial persons as Mr. and Mrs. A. N. Palmer of Cedar Rapids, Ia., Mr. and Mrs. W. J. Kinsley of New York, and their friend, A. S. Osborne of Rochester, N. Y.

H. G. Healey gave us a good talk from the platform although his time was limited.

E. C. A. Becker of Worcester, Mass., the first treasurer of the association, died on the 21st of March, just one week before the convention.

W. R. SHERMAN, Providence.
Second Vice-Pres. 1908.

E. M. HUNTSINGER,
Hartford.

JAMES REA,
New York City.

The Chicago Show.

The sixth National Business Show held at Chicago last month added another to its list of successes. The public's interest in these shows increases with every event. This is particularly the case in regard to the typewriting contests, and on the evenings of the contests thousands of spectators crowded around the stage and waited patiently for several hours until the results were announced.

The various typewriter companies were evidently very desirous of being in the running, and many rumors were afloat of operators of lightning speed being brought from afar. For the seventh consecutive time, however, the honors went to Miss Rose L. Fritz.

On Tuesday evening, March 19th, Miss Fritz wrote from dictation 3021 words in 30 minutes, thus distancing all previous records from dictation.

The following tabulated details of the two contests show how keen the competition was, and how great the victory of Miss Fritz:

Championship of the World.

CHICAGO, TUESDAY, MARCH 19TH, 1907.

THIRTY MINUTES. DICTATION.

Contestants	Words Written	Errors	Net Total
Rose L. Fritz	3021	87	2586
Emil A. Trefzger	2981	138	2291
H. O. Blaisdell	2878	135	2203
F. McClintic	2625	104	2005
Nellie Harrington	2693	159	1898
J. L. Deppen	2719	224	1599
C. P. McDonald	2869	263	1554
C. V. Sponsta	2593	211	1538
Agnes M. Farrell	2582	249	1337
Paul Munter	3063	380	1193
John A. Graham	2919	348	1179
Rose Moskovitz	2643	358	853
Pearl Marchovisky	2263	309	718

Five words were deducted for an error of any kind.

Championship of America.

CHICAGO, THURSDAY, MARCH 21, 1907.

Preliminary five and ten minute tests from copy.

Name	Five Minutes	Ten Minutes	Errors	Net Total
Rose L. Fritz	438	957	23	1280
Paul Munter	443	936	59	1126
Emil Trefzger	411	885	34	1084
H. O. Blaisdell	417	862	48	1039
Agnes M. Farrell	420	882	95	827
L. E. Thompson	359	672	60	731
Nellie Harrington	384	842	112	671
J. L. Deppen	404	837	114	671
F. M. McClintic	359	734	90	643
Rose Moskovitz	402	837	136	559
C. A. Middendorf	412	841	145	528
Otto V. Sponsta	341	633	122	364
Frederick Julian	293	567	131	205
Miss K. Herwynen	316	524	130	190

Five words were deducted for an error of any kind.

FINAL.

THIRTY MINUTES. COPY.

Name	Machine	Words Written	Errors	Net Total
Rose L. Fritz	Underwood	2660	43	2415
Paul Munter	Remington	2611	106	2081
E. Trefzger	Remington	2577	108	2037

Five words were deducted for an error of any kind.

Thus again Miss Rose L. Fritz demonstrated her title to the champion typewriter of the world.

Gregg School Exhibit at the Sixth National Business Show

Held in Chicago, March 16th to 23d.

The exhibit of the Gregg School included a class of students who had been in school about four months and a half, and who took dictation on the typewriters blind-folded, and also did blackboard work in shorthand before a large audience.

The figures in the front row, reading from left to right including the standing figure, are: Mr. Emil A. Trefzger, Miss Pearl A. Power, Miss Nellie Harrington, Mr. H. Otis Blaisdell. The figures in the background, reading from left to right, are: Mr. W. P. Hicks, a student in the Gregg School, who wrote shorthand on the black board from rapid dictation, Mr. H. A. Hagar, teacher of the advanced shorthand department of the Gregg School, Mr. Raymond P. Kelley, of the Gregg Publishing Company, and Mr. O. C. Horine, principal of the Gregg School.

OHIO!

A Bugle Call to Buckeyes.

The Ohio Bus. Educators' Association is to meet at the Bliss College, Columbus, May 17 and 18.

Do we want you? Most emphatically yes! Organization means concentrated effort, and concentrated effort will accomplish many good and desirable things.

Do you want us? Surely you do, for in this organized effort we will be able to arrive at a common conclusion and strike a proper standard for the Commercial School.

Not only will your educational horizon be enlarged, but you will be benefited in a busines way. We shall look at all sides of the question.

It is time to meet the 20th Century demands in our profession. Our program will include excellent lessons and helpful discussions.

Those who value professional standing come. Those who have their laurels yet to win come. Those who are earnest exponents of our calling come. E. E. ADMIRE.

To the Business Educators of the Buckeye State.

DEAR FRIENDS: As a representative of the business colleges of the capital city, I most heartily extend to you an invitation to the meeting which will convene in this city on the 17th and 18th of May.

I wish to assure you that we will do everything in our power to make this meeting both a pleasant and profitable one to you all. The State of Ohio has many prominent business schools, and as a state we believe it to be one of the foremost in the Union in the advancement of commercial education,

This being the case, we believe that a strong organization can be established in Ohio, that will bring about splendid results from an educational standpoint.

Trusting that we may have the pleasure of shaking hands with all the business educators of the state on the above mentioned dates,

Most sincerly yours,

C. A. BLISS.

LET us make the Ohio Association a Success from the start. Come, the B. E. bids you a hearty Welcome.

LESSONS IN

Practical Arithmetic

W. E. WHITE

VICE PRES. GEM CITY BUSINESS COLLEGE, QUINCY, ILLS.

LESSON IX—INTEREST

In the previous lesson the standard formulae for computing interest were discussed at some length, and a number of examples at different rates and times were solved. In this lesson a further abbreviation is shown applicable to a great many of the standard rates and common periods of time. Study carefully the following table:

%	yr.	da.
2	360	180
3	360	120
4	360	90
4½	360	80
5	360	72
6	360	60
8	360	45
9	360	40
10	360	36
12	360	30
15	360	24

The third column in this table contains the quotients that result from dividing the rate into the number of days in a year, considering the rate as a whole number. Now if the rate and time in any particular problem should correspond to those shown in the table, the interest is found without any computation whatever, the decimal point being moved two places to the left in the principal, which gives the required interest.

Required to find the interest on $625 for 90 days at 4%.

By usual way.

$625
.04
360|90

By plan above explained.

$6|25

By this plan the $625 is simply called 625c, or 1% of principal.

When solved by the usual way, note that the product of the rate and days, considered as a whole number, equals 360 and hence the rate and days will just cancel the 360, leaving nothing but the principal. The two decimal places in the rate cause the decimal point to be moved two places to the left in the principal.

Find the interest on	Solutions
$326 at 2% for 180 da.	$3.26
$973 at 3% for 120 da.	$9 73
$159 at 4% for 90 da.	$1.59
$216 at 4½% for 80 da.	$2 16
$345.15 at 5% for 72 da.	$3 4515
$432.45 at 6% for 60 da.	$4.3245
$538.20 at 8% for 45 da.	$5 3820
$112.75 at 9% for 40 da.	$1 1275

This short-cut while apparently restricted to a few specific periods of time may be used for other periods by taking aliquots of the interest for the time already found; thus in the third example the interest for 90 days at 4% is $1.59; to find 60 days' interest subtract ⅓ of that for 90, 53c., leaving $1.06; by adding the 53c. the interest for 120 days would be shown, $2.12, etc.

The point may be moved three places instead of two, in which case the interest is shown for just one-tenth of the time indicated in the above table, thus:

Moving the point 2 places to the left in any principal gives the interest at	Moving the point 3 places to the left in any principal gives the interest at
2% for 180 da.	2% for 18 da.
3% for 120 da.	3% for 12 da.
4% for 90 da.	4% for 9 da.
4½% for 80 da.	4½% for 8 da.
5% for 72 da.	5% for 7.2 da.
6% for 60 da.	6% for 6 da.
8% for 45 da.	8% for 4.5 da.
9% for 40 da.	9% for 4 da.
10% for 36 da.	10% for 3.6 da.
12% for 30 da.	12% for 3 da.

Find the interest on	Solution
$2585 at 9% for 4 da.	$2.585
$1525.60 at 4% for 9 da.	$1.52560
$245 at 8% for 45 da.	$2.45
$1320 at 6% for 6 da.	$1 320
$642 at 3% for 12 da.	$0.642

In these solutions it is well to have some regular practice in regard to the mills which are discarded. A good plan is to drop the mills when less than 5, and to "turn them up" into another cent when they are 5 or more.

Should the interest for other rates than those shown in the tables above be required, add or subtract such a fractional part of the interest already found to or from itself as will give the desired rate; thus, suppose the interest found is 6% and 7% is desired: add one-sixth of the amount already found to itself.

Since 6% is a very common rate, and 60 days a very common period of time in business paper, the following table, often called the Bankers' 60-Day Method, is shown in detail:

First set the principal, then
For 60 da. cut off 2 places
For 30 da. cut off 2 places and divide by 2
For 20 da. cut off 2 places and divide by 3
For 15 da. cut off 2 places and divide by 4
For 12 da. cut off 2 places and divide by 5
For 10 da. cut off 2 places and divide by 6
For 6 da. cut off 3 places
For 5 da. cut off 3 places and deduct one-sixth
For 4 da. cut off 3 places and deduct one-third
For 3 da. cut off 3 places and divide by 2
For 2 da. cut off 3 places and divide by 3
For 1 da. cut off 3 places and divide by 6

Interest for other periods of time is found by combining the interest for two or more periods that will equal the required period—sometimes by taking the difference of two periods—sometimes by the use of aliquots of what is already found, etc. If the time is a multiple of a time shown in the table, find the interest as indicated by the table and multiply it by the number of times the table-time is contained in the required time. The following solutions will serve to show the various expedients that may be resorted to in applying the principles of this rule:

The vertical line is used to cut off the required number of decimal places. Find the interest on $900 for the times indicated in the solutions at 6%.

	$	c	da.
2)	9	00	60
10)	4	50	30
		45	3
	13	95	93
10)	9	00	60
		90	6
	9	90	66
20)	9	00	60
		45	3
	9	45	63
30)	9	00	60
		30	2
	9	30	62
15)	9	00	60
		60	4
	9	60	64
60)	9	00	60
		15	1
	9	15	61
15)	9	00	60
		60	4
	8	40	56
10)	9	00	60
6)		90	6
	8	10	54
		15	1
	7	95	53
5) 3)	9	00	60
	3	00	20
	3	00	20
	1	80	12
	7	80	52
2) 3)	9	00	60
20)	3	00	20
	4	50	30
		15	1
	7	65	51

In these solutions note that with two or three moves the interest may be computed for any time within the limits of 100 days.

It is not necessary that the same combination be used always to find the interest for a certain number of days; thus to find the interest for 39 days, it may be found for 20 plus 20, or 40 minus 1; or it may be found for 30 plus 6 plus 3.

After having obtained the interest at the rate of 6% by the foregoing method, if another rate is required, take such a fractional part of 6% as will yield the desired rate, thus

For 1% take ⅙
For 2% take ⅓
For 3% take ½
For 4% deduct ⅓
For 5% deduct ⅙
For 7% add ⅙
For 8% add ⅓
For 9% add ½
For 1½% take ¼
For 7½% add ¼

Problems to compute by this plan:

$783 for 97 da. at 7%
$1214.85 for 108 da. at 7½%

Solutions:

	$	c		da.
2)	7	83		60
5)	3	915		30
6)		783		6
		1305		1
6)	12	6585	6%	97
	2	10975	1%	
	14	76825	7% int.	

	12	1485	60
	12	1485	60
10)	24	2970	120
	2	4297	12
4)	21	8673	108
	5	466825	
	27	334125 int. 7½%	

In the solutions shown here the mills have been turned up when 5 or more, but dropped when less. The partial results should not be turned.

Department of English

B. J. CAMPBELL

JACKSON BUSINESS UNIVERSITY, JACKSON, MICH.

Communications relating to this department should be addressed to Mr. Campbell, Jackson, Mich.

Grammatical Construction.

Article 9.

THE SPLIT INFINITIVE,

With reference to the position of adverbs modifying infinitives, grammarians are at variance. Many hold that *to*, the sign of the infinitive, should never be separated from its verb. Others, however, maintain that it is proper to split the infinitive when the meaning would be made clearer by so doing. In support of the first contention, I quote from Genung's "Outlines of Rhetoric" as follows:

"There is an increasing tendency among writers to put an adverb between the preposition *to* and the infinitive verb; but do not be mislead by the prevalence of the usage. At best it is not yet established; it must be regarded as a vulgarism. Seek some place for the adverb either before or after the infinitive construction; which place it shall occupy has to be determined by considerations of emphasis and smoothness.

Illustrations. "It is not necessary to accurately define the meaning of everything that is said." Here *accurately*, being somewhat emphatic, may well go after *define* — "to define accurately." "To really know the man we must go to his books." Here *really*, not being a very important word, may be put first — "Really to know the man," etc. It is not always so easy to change the position of the adverb so as to make the sentence smooth; but the writer should at all events shun the position between the sign of the infinitive and the verb."

In support of the second, I quote from "Correct English:"

"The separation of *to*, the sign of the infinitive, from its verb, is almost universally centured by grammarians, *to* being regarded by them as a part of the verb itself; and, hence, not to be separated from it by the introduction of the adverb.

The history of the infinitive however, shows that in no sense is *to* a part of the verb, nor is it, in all instances, essential to its meaning, for many verbs drop the preposition *to* when used with such verbs *have may, can, shall, will, do, dare*, etc.

If, then, it is proved that the preposition *to* is not, nor has ever been incorporated into the verb itself, it can be readily seen that there is no essential reason why it should not be separated from its verb by the introduction of the adverb, especially when by this position the meaning is more clearly or emphatically expressed. In many constructions, greater force and perspicuity can be gained by placing the adverb before the sign of the infinitive; but in other constructions, the meaning is more clearly expressed by inserting the adverb between the preposition and the infinitive. To illustrate, the construction: "To *really* know a person one must know him intimately," more clearly expresses the meaning than does the form "*Really* to know a person one must know him intimately;" or "To know a person *really*, one must know him intimately." On the other hand, the construction: "It is a scene *never* to be forgotten," is more forceful than "It is a scene to *never* be forgotten." Thus we see that the rule given by grammarians: "*To, the sign of the infinitive, should never be separated from its verb*," should be modified by the clause, *unless the meaning can be more clearly expressed by the insertion of the adverb*"

ERRORS IN ENGLISH.

Extracts from Newspapers, Magazines, etc. Containing Gross Violations of the Rules of Syntax.

I know Miss Malvery, I have heard her speak, and when I say that I have come here *only* for the pleasure of hearing her address, and that I believe she will become the most brilliant and attractive woman speaker in the kingdom, you may be assured that I *only* pay a just tribute to her gifts.

Observe that in the first instance, *only* is correctly placed, for the reason that it modifies the phrase *for the pleasure of hearing her address*, while in the second instance, *only* should precede *a*, because it modifies the expression *a just tribute*. Rule: Only should immediately follow the word, phrase, or clause that it modifies.

Each of his seven guards *are* instructed in the event of a serious attempt at rescue, either in court or elsewhere, to shoot Ruef and turn *their* attention to the liberators afterward.

The singular verb *is*, not *are*, is required, for the reason that the subject *each* is singular; and the singular pronoun *his*, not *their*, is required to agree with *each*, its antecedent. The writer has made both verb and pronoun agree with *guards*, whereas they should agree with the subject *each*. In sentences of this kind, writers frequently err by making the verb agree with the object of a preposition instead of with the real subject.

He is one of those comforting souls who *points* out the fact that if all the cries of "Fire!" had been well founded the world would be a cinder by now.

Point, not *Points*, is the correct form of the verb, for the reason that its subject *who* is plural, agreeing with its antecedent *souls*, not *one*. This sentence means that "of those comforting souls who point out the fact, etc., his is one."

No one but you have any right or authority to make any agreement, etc.

Has should be substited for *have*, because the subject *one* is singular. Here the verb is made to agree with *you*, the object of the preposition *but*, instead of with the real subject *one*.

ORIGINAL. When a man or a company offers an investment that runs away beyond the so-styled "conservative limits" they are each open to suspicion until they have submitted proofs that are incontestable.

IMPROVED. When a man or a company offers an investment that runs away beyond the so-styled "conservative limits," each is open to suspicion until proofs that are incontestable have been submitted.

ORIGINAL. The new dormitory is for young ladies three stories high, completely furnished with hot and cold water, and with all modern improvements. Catalogue.

IMPROVED. The new dormitory for young ladies is three stories high, completely furnished with hot and cold water, and has all modern improvements.

ORIGINAL. He said that he visited one creamery that was manufacturing a great deal of ice cream in order to learn something about the business, etc.

IMPROVED. He said that in order to learn something about the business he visited one creamery that was manufacturing a great deal of ice cream, etc.

ORIGINAL. In conclusion all I can say is, that the above is an unvarnished statement, and I *would* be pleased to have any one investigate thoroughly every statement *which* I have made for I am quite sure if *they* did so, *their* investment would *only* be limited by *their* means.

IMPROVED. In conclusion, all I can say is that the above is an unvarnished statement, and I *should* be pleased to have any one thoroughly investgate every statement *that* I have made for I am quite sure that if *one* should do so, *one's* investment would be limited *only* by *one's* means.

ORIGINAL. The married life of Mr. and Mrs. Sinclair is closely connected with the growth and prosperity of Winona, as more than forty-nine out of the fifty years have been spent in

(*Continued at top of following page.*)

PRINCIPLES AND PRACTICE IN

Bookkeeping and Accounting

R. M. BROWNING, C. P. A.
SADLER'S BRYANT & STRATTON BUSINESS COLLEGE, BALTIMORE, MD.

Single Entry and Change to Double Entry.

Single entry bookkeeping, so-called, is the simplest form of recording in accounts transactions of a business.

Ordinarily it is merely keeping accounts with persons, as all other facts necessary to ascertain the net capital of the business, at any time, may be obtained by inventories. In adding other accounts as, Merchandise, Cash, etc., we approach just so much nearer double entry bookkeeping.

The reader will note that in making up a statement, the best means of determining the amount owing to and by the firm through its dealings with persons, is through accounts with them. No record of cash receipts or payments is necessary in order to arrive at the cash balance. This may be obtained by counting cash.

Merchandise on hand may be obtained as in double entry, by inventory.

The amount of Bills Receivable on hand, may be obtained in the same way. In order to obtain the amount of Bills Payable outstanding some form of account would have to be kept.

The great disadvantage of single entry, as compared with double entry, is not in the fact that the net gain cannot be obtained as well by one as the other but it lies principally in the fact that the sources of gains or losses, that is, revenues and expenditures of the business are not shown by the single entry system. It lacks also the verifications of the results which one has in double entry bookkeeping, that enables the bookkeeper to arrive at the same result by two distinct processes; one, checking against the other, furnishing a reasonable proof, at least of the mechanical correctness of the work.

One of the first things to impress upon the class, as a preparatory step to changing from Single to Double Entry, is the real difference between a single and double entry ledger at the time of beginning or of closing a period in business. When a pupil once sees this, it is a very simple matter for him to grasp the process by which the change is made. The main difference between the single and double entry ledger at the beginning of business, is in completeness, the double entry ledger containing all resources and liabilities, including Proprietor's account, representing his net capital, the single entry ledger containing usually only a part of the resources and liabilities; hence, in order to change from single to a double entry ledger, all that has to be done is to add such resources and liabilities to the single entry ledger, under proper headings as are not already shown therein. The whole process therefore may be summed up as follows:

First, set up the statement of assets and liabilities of the business. Some of these may be obtained from the Ledger, others, as is always the case, will have to be inventoried, but there should be used whatever means necessary to obtain a complete statement of the assets and liabilities.

The next step is to record in the Proprietor's account, the gain or loss shown on the statement and follow this by journal entry, debiting all resources under the proper titles and crediting accounts representing the various liabilities. Some of these resources and liabilities already appear in the Ledger, these, therefore, should be checked in the folio column and not posted; but the resources and liabilities that are not already in the Ledger should be posted from this Journal entry. The Ledger will then show on the debit side all the resources and on the credit side the liabilities, including Net Capital, which will exactly balance. The Ledger is now in condition to receive records of the business by double entry.

The following solution of the problem given in the March issue, was kindly furnished by Mr. A. W. Bagby, of Armstrong's Business College, San Luis Obispo, Cal.:

English.

(From preceding page.)

this city, and each of them *have* contributed *their* part to the upbuilding of Winona, etc.

IMPROVED. The married life of Mr. and Mrs. Sinclair is closely connected with the growth and the prosperity of Winona, as more than forty-nine out of the fifty years have been spent in this city, and each of them *has* contributed *his* or *her* share to the upbuilding of Winona, etc.

ORIGINAL. Wanted.—10 boys to weed onions, from 15 to 20 years old.

IMPROVED. Wanted.—Ten boys from 15 to 20 years old to weed onions.

Journal Entry of the Following Problem.

James Wilson this day admits R. A Wood as an equal one-half partner. R. A. Wood invests an amount in cash equal to James Wilson's present net capital, and in addition pays James Wilson a cash bonus, in consideration of good will, equal to two and one-half times James Wilson's net gain for the past year. James Wilson's gain is found to be $3921.07. The following entries are made to change the books from single to double entry, show the conditions of James Wilson's business, and admit the new partner, R. A. Wood:

RESOURCES		
Cash on Hand	$1350.16	
Accounts Receivable	846.42	
Merchandise, Inventory	1563.92	
Bills Receivable, on Hand	268 00	
Furniture & Fixtures, Inventory	495.00	
LIABILITIES		
Bills Payable, Outstanding		$ 292.43
Accounts Payable, Outstanding Bills		208 00
Expense, Rent and Clerk Hire due but unpaid		52.00
James Wilson,s Net Capital		3971.07
Entry to Admit R. A. Wood.		
Cash, Net investment	3971.07	
R. A. Wood, Partner		3971.07

NOTE.—In posting the above entries to the Ledger the Personal Accounts will be checked and not posted as they are already in the ledger. Cash will be checked and entered in the Cash Book unless a Cash account is kept in the Ledger.

J. Smith's account should be credited with the amount of his note, $82, before the books are changed to double-entry.

The note for $14, the maker of which is bankrupt, will have to be properly adjusted at the time it is paid should more or less than 50 cents on the dollar be paid by the bankrupt maker. I assume that James Wilson and R. A. Wood have agreed to figure the note in with the resources at 50 cents on the dollar, the amount they expect to get.

Balance Sheet.

RESOURCES		
Cash on hand	$1385.16	
Belonging to I. Wilson	35.00	$1350.16
Accts., Rec., Per Ledger	928 42	
Less J. Smith's Note	82.00	846 42
Merchandise on hand		1563.92
Bills Rec., on hand	275.00	
Less 50 per cent of $14 note	7.00	268.00
Fur., & Fix., per inv't		495.00
		4523.50

LIABILITIES		
Bills Payable		$ 292.43
Accts., Pay Bills on file	$ 328.00	
Goods not received	120 00	208 00
Clerk hire unpaid		27 00
Rent unpaid		25.00
James Wilson's present net capital		3971.07
		4523.50

James Wilson's Present Net Capital		$3971.07
" " Investment	$ 500.00	
" " Withdrawal	450.00	
" " Net Investment		50.00
" " Net Gain	3921.07	

DEPARTMENT OF

COMMERCIAL LAW

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WM. C. SPRAGUE, PREST.,
Sprague Correspondence School of Law,
Detroit, Mich.

Contracts.

5. CONTRACTS BY MAIL, TELEGRAPH, TELEPHONE.

The question has arisen as to whether or not contracts are complete where the acceptor withdraws his letter from the postoffice after once mailing it, and it has been held that the mailing constituted the acceptance and the withdrawal of the letter afterwards from the postoffice was not a retraction of the acceptance sufficient to relieve him from the consequences.

Where a letter containing an acceptance or a proposal is properly mailed the contract is completed at the time of the mailing of the acceptance, even although the letter miscarry and never reach the one making the offer.

Example: A in Detroit writes a letter to B in New York offering to sell him five hundred dozen eggs at eight cents a dozen. B deposits a letter accepting the offer, within a few hours after his receipt of the proposal, in a box provided by the postoffice authorities for the receipt of letters. A mail clerk instead of depositing the letter in the receptacle for west-bound mail puts it in the receptacle for New England mail and the letter goes to Massachusetts instead of to Michigan, and does not reach A in Detroit for a week after it was mailed. In the meantime A sells his eggs to another customer. What is the result?

The contract was complete at the time when B mailed his letter of acceptance and A is held in damages for refusal or failure to carry out his contract to deliver the goods.

One may of course withdraw an offer before it is communicated to the person to whom it is sent.

Example: A in Detroit mails a letter to B in New York offering to sell five hundred dozen eggs at eight cents a dozen. Two hours later he is enabled to sell the eggs in Detroit. He thereupon wires B to disregard offer previously made. B cannot on receiving A's offer accept it and thereby bind A.

If by the terms of an offer a certain time be prescribed within which it may be accepted by the other party it must be accepted within that time; and an acceptance after the time will not constitute a contract that will bind the party making the proposal.

Example: A in Detroit offers by mail to sell B in New York five hundred dozen eggs at eight cents a dozen, if accepted within twenty-four hours after the receipt of the proposal. Twenty hours after the receipt of the proposal B mails his letter of acceptance. A valid contract was thereby made, even though the letter of acceptance did not reach A until forty-eight hours thereafter. Should B wait twenty-five hours after receiving the letter of proposal his acceptance would be of no avail.

An offer may be withdrawn even although the offerer has agreed to leave the offer open for acceptance for a stated time. It cannot be withdrawn, however, within a time stated where there was any consideration given for the option or time limit. Where there is no money consideration and no corresponding promise by the person to whom it is made, the promise not to withdraw the offer has no binding force. If a consideration for the undertaking to leave the offer open is given and accepted this constitutes of itself a contract and the offer cannot be withdrawn within the time.

An offer is to be considered as open for a reasonable time; after a reasonable time has elapsed an acceptance will be too late. What is reasonable time will depend on the particular case and its circumstances.

Where the offerer is at liberty to retract, the retraction must be communicated to the offeree before he has accepted the offer. If the offerer dies before the acceptance the offer is necessarily revoked by his death. An acceptance mailed before but not received until after the death of the offerer makes a binding contract.

Notice of dissolution of partnership revokes an offer by the partnership, but an acceptance mailed before the notice of dissolution is received, makes a binding contract.

When the letter or telegram of acceptance has been deposited the acceptor cannot disaffirm his acceptance or prevent its effect by a subsequent retraction of the acceptance.

Example: A in Detroit mails to B in New York an offer of five hundred dozen eggs at eight cents a dozen. B posts his letter of acceptance in the postoffice, or postoffice letter box, on the following day. Two hours later he concludes to withdraw the acceptance and telegraphs A that he withdraws acceptance previously mailed. A receives the telegram before he receives the letter of acceptance. The contract is nevertheless binding and A may disregard the telegram.

(To be continued.)

DEPARTMENT OF

TYPEWRITING

A. C. VAN SANT.
OMAHA, - - - - - - - NEBRASKA.

The Relation of Dictation to Typewriting.

The early months in the typewriting department are necessarily devoted to technical practice for the acquirement of correct habits of fingering and a mastery of the typewriter. In this early work the student learns to make perfect reproductions of copies furnished him. He does practically no originating. But by the time he has learned to operate the machine accurately at a fair rate of speed he has also acquired the ability to write shorthand from dictation, and read it with reasonable accuracy. He must now be taught a different way of doing his typewriting. He must learn to look at shorthand characters and produce a transcript on the machine. In this work he is required not only to write the words as they occur in succession, but he has to learn to capitalize and punctuate. He has to learn to calculate how many lines of typewriting a page of his notes will produce so that he can neatly arrange a letter on the letterhead.

The student beginning to transcribe his first shorthand may be able to write thirty words a minute on the typewriter from printed copy, and may be able to read with fluency his shorthand notes, and yet will at first transcribe slowly. His brain must receive a new training in order to make him proficient. He must make use of the sense of sight in reading the notes and at the same time his brain must direct the action of his fingers in operating the typewriter. But practice will enable him to transcribe his shorthand as rapidly as he can copy from the printed page. For

(*Continued on Page 30.*)

ASSOCIATION AND CONVENTION COMMENT, COMMUNCIATIONS AND ANNOUNCEMENTS

THIS DEPARTMENT IS DEDICATED TO THE INTERESTS OF THE FEDERATION, ASSOCIATIONS AND CONVENTIONS OF THE COMMERCIAL TEACHING PROFESSION. OFFICERS OF THESE ORGANIZATIONS ARE CORDIALLY INVITED TO COMMUNICATE WITH THE PROFESSSION THROUGH THIS MEDIUM OF PUBLICITY AND PROGRESS.

Communications should be received in Columbus by the first of the month preceding date of publication. However, they may be received as late as the tenth, and in cases of important program announcements, as late as the fifteenth of the month.

On to Cedar Rapids!

The Central Commercial Teachers' Association and the Private School Managers' Association will meet in the Parlor City of Iowa, May 9th, 10th, and 11th. A Cordial Invitation Extended to all Who Attend.

As above announced, the Central Commercial Teachers' Association is scheduled to meet at Cedar Rapids in its annual Convention May 9th, 10th, and 11th. The following letter from Mr. Enos Spencer of Louisville, Ky., President of the Private School Managers' Association, indicates that Cedar Rapids will have the honor of entertaining two conventions instead of one.

"Louisville, Ky., March 18, 1907.

MY DEAR PALMER:

Your kind favor of the 14th to hand. I beg to inform you that I have called at meeting of the Business Managers with the Central Association at Cedar Rapids May 9th to 11th; also have asked our members to meet with the California Association in Los Angeles July 8th to 12th. Anything you can do to "boost" matters, will be appreciated.

Yours truly,
ENOS SPENCER."

As a resident of Cedar Rapids, as President of the Cedar Rapids Business College, and as a member of both the Central Commercial Teachers' Association and the Private School Managers' Association, I desire to extend a most cordial invitation to all commercial, shorthand, and penmanship teachers, to private school proprietors and managers and to others who are interested in commercial education, to meet in Cedar Rapids on the above mentioned dates.

Cedar Rapids, while not large, is noted as one of the most progressive and attractive cities of the middle west. It is known far and wide as the Parlor City of Iowa. The building occupied by the Cedar Rapids Business College in which the Convention will be entertained, was built less than two years ago for commercial educational purposes. Two floors of the building, 60x140 feet are occupied exclusively by the offices, reception parlors, assembly hall, and class rooms of the school. The rooms are ample to accomodate the different departments of any Convention of business educators that has ever met.

Those who are familiar with Iowa as a state and Cedar Rapids as a city, need not be told that outside of the purely educational features of the coming Convention, a trip to Cedar Rapids will be interesting. Those who have never visited the interior of Iowa, should take advantage of this opportunity.

Cedar Rapids is the home of the American Cereal Company's mammoth plant. Quaker Oats, Pettijohn's Breakfast food, Scotch Oats and other breakfast foods are manufactured here. An immense new institution on the same order known as the Pawnee Oat Meal Co., has just been established.

Cedar Rapids citizens vie with each other in their enthusiastic endeavors to make the members of Conventions, meeting in this city, feel at home. In fact, combined in generous proportions, are the impulsive, warmhearted cordiality of the west, and the proverbial southern courtesy.

The Central Commercial Teachers' Association, while one of the newer commercial teachers' organizations, is one of the most powerful. Organized as a purely Iowa body of commercial teachers, there were soon found knocking at its doors for admission, members of the business school fraternity in all of the surrounding cities. The fact that Mr John R. Gregg, of Chicago, was elected President of the Association at the last meeting in Omaha, would indicate somewhat its expansive features.

The most important features connected with the management of business training schools are discussed at the meetings of the Private School Managers' Association. Its purposes are to safe guard the interests of business education in every possible way, to discuss courses of study, methods of training, duties of teachers toward the employing schools, the duties of the employers toward the teachers, advertising, legislation affecting the interests of business schools, teachers' employment agencies, and in fact, anything and everything pertaining to the management of the up-to-date school of business training.

It is believed that every business college proprietor or manager will find in this Convention something of interest and something in the line of helpful suggestions. An excellent program has been prepared by President Gregg and his associate officers in the Central Commercial Teachers' Association; but after all, the unexpected, the informal, and the spontaneous features of an Association of this kind are always found to be the most interesting.

Everybody should come to Cedar Rapids loaded with helpful suggestions and with questions. There will be ample opportunities for free-for-all discussions of every subject pertaining to the work of an up-to-date business school.

The officials of the municipality have promised to deliver the keys of the City to the guests under the usual conditions, and without that most difficult examination which Uncle Robert Spencer of Milwaukee has so frequently described as unnecessay when one enters the gates of the "Cream City" of Wisconsin.

The doors of the Cedar Rapids Business College will be opened wide, and the undersigned will be on the doorstep to extend the glad hand of welcome to all.

Sincerely,
A. N. PALMER.

Program Central Commercial Teachers' Association

MAY 9th, 10th AND 11th, 1907.

Cedar Rapids Business College

CEDAR RAPIDS, IOWA.

THURSDAY EVENING, 8:00 O'CLOCK.

Music - Cedar Rapids High School, Girls' Chorus
Address of Welcome - W. E. Holmes
Response - A. C. Van Sant, Omaha, Nebr.
Music - Cedar Rapids High School, Girls' Chorus
Address: "Teachers and Teaching" - Ex-State Supt. R. C. Barrett, Ames, Iowa
Reception

FRIDAY MORNING 8:30 O'CLOCK.

Music - Cedar Rapids High School, Glee Club
President's Address - John R. Gregg, Chicago, Ill.
Music - Cedar Rapids High School, Glee Club
Discipline in the Commercial School. R. H. Peck, Davenport, Iowa. Discussion: C. D. McGregor, Des Moines, Iowa; O. H. Longwell, Des Moines, Iowa
Business Writing of the Future, C. W. Ransom, Kansas City, Mo.
The Commercial Teacher; What he should be, know, and do, to meet present day requirements - B. F. Williams, Des Moines, Iowa
Discussion - J. A. White, Milwaukee, Wis.
What Shall We do to be Saved? - A discussion of present-day conditions in commercial education - G. W. Brown, Jacksonville, Ill.
Discussion - J. C. Olson, Parsons, Kans.

FRIDAY AFTERNOON, 2:00 O'CLOCK, SECTION MEETINGS.

Business Section.

Bookkeeping; The Right Start - G. T. Wiswell, Cedar Rapids, Iowa
Discussion - Carrie Vance, Waterloo, Ia.
Advanced Work - L. M. Wold, Cedar Rapids, Iowa
Discussion - B. M. Winkleman, Waterloo, Iowa
The Evolution of Business Practice - S. H. Goodyear, Cedar Rapids, Iowa
Discussion - F. F. Showers, Stevens Point, Wis.
Round Table

Shorthand Section.

The Presentation of the First Lessons - Ida McL. Cutler, Dubuque, Iowa
Discussion
The Day's Work in the Shorthand Department; How arranged and proportion of time given to each subject included in the course Hattie L. Cook, Cedar Rapids, Iowa.
Beginning Dictation - Elizabeth Van Sant, Omaha, Nebr.
Discussion - Helen W. Evans, Cedar Rapids, Iowa
Advanced Practice; The Development of Combined Speed and Accuracy - Carrie A. Clarke, Des Moines, Iowa
The Teaching of Typewriting - A. C. Van Sant, Omaha, Nebr.
Requirements for Graduation from Shorthand Department - Elizabeth Irish, Iowa City, Iowa
How to Develop and Maintain Interest in Shorthand and Typewriting - "To be selected"

FRIDAY EVENING, 8:00 OCLOCK.

Complimentary Banquet
Montrose Hotel

SATURDAY MORNING 8:30 O'CLOCK.

Solo - Genevieve Wilson, Cedar Rapids, Iowa
The Commercial Department in the Public Schools. Discussion - L. C. Rusmisel, St. Joseph, Mo.; Clay D. Slinker, Des Moines, Iowa; Ina B. Hibbard, Cedar Rapids, Iowa
English in the Commercial School - (a) How much time assigned; (b) Method of planning work to secure satisfactory results from students entering class at different times

Discussion - L. T. Weld, Cedar Rapids, Iowa; R. J. Bowman, Clinton, Iowa; E. E. Strawn, Spencer, Iowa

The Spelling Problem: How I deal with it. - Carrie A. Clarke, Des Moines, Iowa

Discussion - W. H. Gilbert, Marshalltown, Iowa; E. R. Sanford, St. Joseph, Mo.

The American Commercial Schools Institution - Advantages and disadvantages. (a) To the public in general; (b) To the schools; (c) To the teachers - R. C. Spencer, Milwaukee, Wis., and others

Election of Officers

Selection of Place of Meeting

STEVENS POINT, WIS., March 25, 1907.

To the Members of the Private Commercial School Managers' Association and Proprietors of Commercial Schools.

GENTLEMEN: An effort has been made by the President and Executive Committee of your Association to find a suitable location for holding the mid-summer meeting, but we have been unable to find a place satisfactory to all..

We would suggest that the managers who can, attend the Central Commercial Teachers' Association at Cedar Rapids, Ia., May 9th to 11th, where problems of interest will be discussed.

Managers who are located in the West are earnestly requested to meet at Los Angles at the time of the meetings of the National Educational Association and the California Teachers' Association, July 8th to 11th.

We shall have two or three Round Table meetings at each of these conventions. You cannot afford to miss both of these meetings, so plan to attend one.

Yours fraternally,

F. F. SHOWERS,

Chairman Executive Com.

Typewriting Continued from page 28.

this reason a quantity of matter should be dictated sufficient to keep the student busy transcribing new matter during his entire typewriting period. It is a mistake to give a class only two or three letters to write out and allow an hour in which to write them. They will spend unnecessary time writing and rewriting the few letters, while if they had twenty letters ahead of them they would endeavor to write as many as possible. The average student likes to transcribe his notes. The best students in a school are never satisfied unless they can transcribe everything they write in shorthand.

The business man demands quantity as well as quality. Unfortunately a few care little about quality, and will pay high salaries for the stenographer who can turn out 150 letters a day accurately conveying their meaning, even if the typewriting from an artistic standpoint is considerably below par. Letters out of alignment, blurred type, and unsightly erasures do not distress them so the ideas they wish to convey are clearly expressed. The average employer, however, while he demands quantity also appreciates quality. The letters which in addition to being accurate are neat in appearance and are artistic in arrangement will attract his attention.

The teacher of the shorthand department should keep constantly in mind not only the training the student is receiving in his shorthand, but also his work on the typewriter. The dictation should be made to cover as wide a range of typewriting as possible. Names and addresses should be given even though it takes a little time which might be spent in shorthand drill. The student needs the practice of starting his letters right. He needs the practice of writing unusual names in longhand. He needs to learn to follow the spelling of names and reproduce them accurately when given to him.

Letters containing tables should be iterspersed with the ordinary business letters and the student should be required to exercise taste in producing these letters on the typewriter. Tables varying in length and form should be dictated to the classes, and the arrangement left to the students. Work of this kind should be carefully compared to see whether the students can write figures accurately from dictation and reproduce them without errors. Many students who can write ordinary business letters and read them accurately will fail in trying to take down a table consisting almost entirely of figures, while still others find it almost impossible to follow the spelling of an unusual name.

Students should be required occasionally to fold a letter and enclose it in an envelope addressed on the typewriter. Unless drill of this kind is given students will have no idea how to do this simple but important thing. The appearance of a neatly written letter can be spoiled by bad folding.

Other business and legal documents, such as leases, deeds, contracts, court pleadings and testimony can be dictated to the classes and transcribed in the typewriting room. It is far better to give this training in connection with the dictation classes than for the typewriting teacher to be required to furnish extra work in the form of copying.

Not many schools attempt to correct everything the students write. The work of the primary department should assuredly be corrected thoroughly. But after the students begin to transcribe there is usually a quantity of matter handed in daily which would tax the strength of the teacher beyond the point of endurance if it were all corrected. As good if not better results can be secured by selecting certain matter and correcting it carefully and requiring it to be rewritten by the student. He should not be told what part of his work will be corrected. He thus bestows equal care on it all, and the teacher gets a fair idea of what he does under ordinary conditions.

The student of the typewriting department should form the habit of doing all his work as well as if he were working on a salary for an exacting employer. Each letter should be written on a separate sheet, neatly centered on the page and with liberal margins on the short letters. The students can not do poor work in school and then go out into a position and do good work.

Report of The

Michigan Commercial and Shorthand Teachers' Association.

The Sixth Annual Meeting of the Michigan Commercial and Shorthand Teachers' Association was held March 29th and 30th in Harris Hall, Ann Arbor. This was the largest and most enthusiastic meeting of the Association; not a single person scheduled on the program failed to respond with a paper and only one failed to appear in person. The program was given substantially as appears below, and the especially delightful feature of the meeting was the ready co-operation on the part of those who listened in discussing the various papers presented. Much credit is due to Messrs. Springer and Moran who, as the local committee, looked after every need of the visiting members. All the papers presented are worthy of special mention but the talk of W. N. Ferris of Big Rapids was certainly the most enjoyable of any of the numbers. It must not be forgotten to mention particularly the delightful violin solo given by Miss Marion Strubel. Rarely has it been the pleasure of those present at the meeting to hear music from a violin of such high order as that produced by this little lady, no matter what the age of the performer might be, and when we consider that this girl was a mere child, the performance becomes very remarkable. Members who usually detest violin music were enthusiastic in recalling Miss Strubel for a second number. The other music furnished throughout the program was particularly pleasing and the Association gave a vote of thanks to all who were in any way concerned with the program.

It was voted by the Association to make application to the Michigan Schoolmasters' Club to be accepted by it as one of its conferences. Undoubtedly this application will be accepted and the Association will then enioy all the benefits derived by any other of the numerous bodies affiliated with this club.

The new High School was visited by the Association in a body and Messrs. Moran and Springer very courteously showed the building in its every feature. The High School is in reality a college and is certainly large enough and well enough equipped to deserve that name.

W. N. Ferris was elected chairman of the conference for the next year and Julia De Young, Grand Haven, was made secretary. The following were the officers of the Association for the past year: President, C. S. Kimball, Albion; Vice-President, W. Gillespie, Bay City; Second Vice-President, R. P. Felch, Big Rapids; Secretary, Miss Nannie Landon, Albion; Treasurer, A. F. Tull, Detroit.

R. P. FELCH,

Sec'y Pro Tem.

Mr. Frank M. Erskine, principal of the commercial department at the West Chester, Pa., high school, is a Vermont product, having started upon his career March 28, 1897 in Williamstown. His father being a farmer he learned all kinds of farm work, and he still spends a portion of his vacations in the harvest fields, working up muscle and vitality for his indoor work.

He attended the "District School" and graduated in '97 from the Bristol, Vermont, high school. He was next engaged to teach school in his home town. About this time the management and most of the work on a 150-acre farm fell to him as the result of the long illness and death of his father. For three years he managed the farm and taught school in the fall and winter of each year.

In the spring of 1900 the farm was sold and he entered the Albany, N. Y., Business College, for a year's course. After nineteen weeks spent in the commercial department he was engaged as an assistant teacher in that school. Later on he completed the shorthand course and then taught for a time in that department, remaining in all two years.

In the fall of 1902 we find him in Chatham, N. Y., assisting in organizing a four-year course in the high school. For four years he remained at the head of the department and saw it become a very popular course, including more than one-third of the high school pupils. He managed an employment department in connection with the school and saw the demand for his graduates exceed the supply.

In 1906 he transfered his interest and enthusiasm to West Chester, where he has taken charge of another commercial department. It is needless to say that the results are showing and that the work is proving a success.

When he went to Chatham he found no text on business English and correspondence which suited him, and he compiled a series of lessons to supplement the text he used. The next year he prepared mimeograph copies of the complete course for his class. After three years' test in the classroom and several revisions, the lessons were published a year ago by the Bobbs-Merrill Company under the title of "Modern Business Correspondence," and it has met with a large sale.

He early saw the needs of practical English in the commercial work, and as a consequence has made something of a specialty of that branch.

Music, wood-carving and pyrography are his hobbies. He has been director of bands, orchestras and church choirs, and likes to forget his professional dignity now and then, taking his cornet and going to a band rehearsal.

Five years ago a Green Mountain girl, who was by no means as green as the title might infer, concluded to share his salary, and as a consequence two hearts are still beating as one.

Mr. Erkskine is made up of intelligent, wholesome, enthusiastic, honest material. And few in our profession have achieved so much as he in the same number of years, and as he has achieved so much in the past we anticipate even more in the future.

CATALOGS CIRCULARS

"The Record" is the title of a new monthly periodical devoted to the interests of the Providence, R. I. Bryant & Stratton Business College. It is a well edited, clear, timely sheet.

Picton, Ont., Business College is putting out an attractive advertisement in the form of a large calender, on which is the map of Canada and the Northwest Territory.

The commercial department of the Alma, Mich., College, W. P. Steinhaeuser, principal, received the right kind of an attention in the Jan., number of the Almanian.

The New Era Business College, Superior, Wis., publishes quarterly a splendid 16 page school paper.

The Boulder, Col., Business College, publishes a catalogue profusely illustrated with specimens of penmanship from the pen of Mr. R. L. Dickensheets. It also contains a large number of half tones of the faculty, pupils, school rooms, and views of the city.

Recent advertising literature has been received from the following: Baltimore, Md., Business College; Parsons, Kans., Business College; The New Albany, Ind., Business College; Minneapolis, Minn, Business College; Detroit, Mich., Business University; Ohio Valley Business College, East Liverpool, O.; Whitmore Business College, St. Joseph, Mo.; The Omaha Nebr., Commercial College; The Meadville, Pa., Commercial College; The Helena, Mont., Business College; The Wilmington Del., Business College; The Columbus, Ohio, Business College; Southwestern Publishing Co., Knoxville, Tenn.; The Albion, Mich., Business College; The Rutland, Vt., Business College; The Holyoke, Mass., Business Institute; The Spencerian, Commercial College, Louisville, Ky.; The Remington Typewriter Company, New York City; Juniata Business College, Huntington, Pa, and Scranton, Pa., Business College.

"Business Success" is the splendid title of the wide-a-wake journal published in the interests of Beutel Business College, Tacoma and Everett, Wash.

Hill's Business College, Sedalia, Mo., publishes a very good 72-page catalog, descriptive and illustrative of that institution. The manager, Mr. Oliver D. Noble, has just such experience as is necessary to carry on the institution along successful lines. The catalog before us bespeaks prosperity and success.

"Something About A Good School" is the title of one of the best little booklets recently received at this office. It came from The Alamo City Commercial and Business College, San Antonio, Texas. Shaffer and Downey are the publishers, and they have hereby convinced us that the title of their booklet is not at all misleading.

Mr. E. Warner, whose portrait is shown herewith, was born at Abingdon, Lincoln County, Province of Ontario, in 1875 and spent his boyhood days on the old farm "one of the best universities in this world of schools and colleges," as he says.

After completing his common, high, and normal school work with credit both as to time, quality and extent, and after teaching two years, he attended the Central Business College of Toronto for six months, completing the combined shorthand and commercial courses. Upon graduation he was engaged as commercial master for the Central Business College at Stratford, Ont. After holding this position for five years, he resigned to become principal of the Dover, Business College. After a year's work in Dover he returned to Toronto, and contracted with the Central Business College, as commercial master and penman, having labored there during the past five years.

He is now principal of the St. Catherines Business College, where he is now giving his best talent to the interests of Business Education.

Mr. Warner is the author of a text on "Business Letter Writing and Follow-Up Systems" which is used in the leading business and technical schools of Canada. The book is reviewed elsewhere in these columns.

Mr. Warner writes a splendid hand, both from the Teachers' standpoint and from the business standpoint—a thing that cannot be said of the penmanship of all teachers. He is a staunch supporter of free, arm movement writing, and secures excellent results on the part of his pupils.

Mr. Warner has accomplished a great deal in an educational way for one of his years, and seems to be but entering upon his real life's work.

He is married and has one bright flower in the form of a girl, now five years old. He impresses us as being a successful man, socially, professionally, and financially. We wish for him the same progress and success which has characterized his career in the past.

Suggestions and Short Articles are always Welcome. Write the Editor, or Communicate with the Profession through these columns. Have you no message?

SCHOOL AND PROFESSIONAL

Mr. J. E. Aitken, of Greensville, Mich., will, on July 1st, take charge of the Owosso, Mich., Business College. We have had considerable dealings with this school and have formed a good opinion of it and its former proprietors, Messrs. Reagh and Wollaston. We wish the new proprietor success and increased attendance and prosperity.

Messrs. Wm. Bauer and J. L. Elicker, recently of Call's College, Pittsburg, Pa., have pooled their interests and organized The School of Commerce, in Marion, Ohio. They report a promising outlook and THE BUSINESS EDUCATOR wishes them success in their chosen field of labor. We believe the good people of Marion will find them worthy of patronage.

Mr. C. A. Wessel, formerly of Big Kapids, Mich., and more recently of Lansing, Mich., disposed of his school in that city and is now Dean of the Highland Park College of Commerce, Des Moines, Ia. We are of the opinion that a good man and a good school have joined forces. Few in our profession have a better record and reputation, than Mr. Wessel. Our best wishes follow him in his new field of labor.

Mr. H. G. Phelps, who, less than a year ago, organized the Phelps Commercial School, Bozeman, Mont., reports that his school has done well for the first year, having been crowded for room to the extent that another building is now under consideration, to be two stories high, and built for the school exclusively. This is good news but nothing more than we expected, and nothing more than Mr. Phelps' splendid ability, disposition and character deserve.

ALLEN'S BUSINESS COLLEGES,
EAU CLAIRE, WIS., April 4, 1907.

BUSINESS EDUCATOR,
Columbus, Ohio.

GENTLEMEN:

I write to inform you that on April 1st, 1907, I disposed of my entire interest in Allen's Business College, Eau Claire, Wis., Stevens Point, Wis., Business College, and the Neillsville, Wis., Business College to H. C. Martin. The name of the new firm will be Showers & Martin.

All business contracted in the future will be with the new firm. I wish to thank you for the many courtesies you have shown me during the sixteen years I spent in Business College work. I hope your business relations with the new firm will continue as pleasant and as profitable as it has been with the old.

Wishing you continued success, I remain,

Yours very respectfully,
W. E. ALLEN.

[Mr. Allen is a heavy stock holder in and Secretary of the Bead Lake Gold-Copper Mining and Milling Co. EDITOR.]

Mr. F. E. Mitchell recently sold the Lawrence, Mass., Commercial School, to Mr. E. D. McIntosh.

Mr. Don Wiseman, of the Mountain State Business College, Parkersburg, W. Va., has contracted to begin work July 1st, with the Rider-Moore and Stewart Schools of Business, Trenton, N. J.

The many friends of Mr. H. B. Slater, of the commercial department of the Patterson, N. J. High School, will be pleased to learn that he has been appointed by the State Board of New York City to take charge of the commercial department in the Newton High School, Elmhurst, L. I.

Mr. M. W. Cassmore was born in Canada nearly a third of a century ago, and at the demure age of nine years, took his parents by the hand and led them westward into the wilds of Michigan. They settled upon a back "forty" farm, full of grubs and sticks and long, snaky roots. As a consequence he learned what industry and perseverance were, and these have stood him well in hand ever since.

His father did a good deal of preaching for the Methodist church, while M. W. ran the farm, but after a while his father was stationed on a regular circuit, and they all left the farm for the parsonage, and the subject of this sketch had more of an opportunity to attend school and improve his education.

In due course of time he secured a certificate and a school three miles away. He kept at this line of work for three or four years, with, as he says, "varying success and a few conflicts with school boards." We will again let him speak as follows: "I had all kinds of schools. The last one I shall not forget. It was a place called Anchorville. (It doth muchly belie its poetic name.) I struck here the toughest gang I ever saw or heard about, and carried in my coat pocket all winter a sort of three tailed cat-o-nine-tails. By frequent use of these I came out victor and left in the Spring for Big Rapids, Mich., the abiding place of the Ferris Institute. I had been there one summer before and was unable to get the taste out of my mouth."

At Big Rapids, Mich., he took up the commercial work, and went from there to the Barlett Commercial College in Cincinnati, after which he attended the Zanerian, during which time your editor became personally acquainted with and consequently attached to him. He next accepted a position with the Richmond, Ind., Business College, where he remained two years, and then went to Seattle in Wilson's Business College, at first, then in the Seattle high school, which position he left to establish the Seattle Commercial School.

For some years he has done considerable work along the line of advertising, having contributed regularly to daily papers upon advertising topics. He has given particular attention to the writing and rewriting of school literature with more than passing success. Our readers will doubtless be pleased to learn that we have engaged Mr. Cassmore to contribute regularly a series of articles on the subject of "School Advertising," the first article of which will probably appear in the June or Sept. number of THE BUSINESS EDUCATOR.

Mr. Cassmore has read much and well, which means that he has studied and thought and broadened into a liberal, progressive, well-rounded commercial teacher. Personally, we like him. But he is one of those fellows who will not declare that white is black simply to please you, while he is in your presence. You may therefore expect some straight-from-the shoulder opinions.

NEWS NOTES AND NOTICES

We know our readers will be pleased to learn that Mr. L. H. Hansam of the Salt City Business College, Hutchinson, Kans., is preparing for our columns a special article of interest and value to teachers of penmanship, entitled "Desire and Realization." The article contributed during the past year aroused much interest and we doubt not but that this article will also prove of value.

Mr. R. N. Marrs, itinerant teacher of penmanship, is now engaged in his chosen work in England, having sailed from this country Feb. 16th. On March 12th he wrote us stating that he was teaching a class of two hundred young Britishers at Warrington, ten mile from Liverpool. He reports doing quite as well there as here. He says that there is much interest shown, and that while there are some things not so favorable for his work as in this country, there are other things more favorable. We congratulate Mr. Marrs for the enterprize he has shown and we also congratulate the good people of England for having in their midst such an intensely practical teacher.

A letter from Mr. F. H. Bliss, author of the Bliss System of Actual Business Practice, written from Los Angeles, Calif., March 26th, indicates that he is not only enjoying a good business patronage, but has been having a good time generally. While in Mexico he took in a genuine bull fight, with a cock fight on the side. From his letter we infer that he does not approve of bull fights any more than we do, but he did'nt propose to shut his eyes when in sight of the fun. He also announced his intention of taking a day off while in Los Angeles, to run out to the beech and take in the "Sights." Our best wishes to Mr. Bliss. We hope he may round up a good business and come home looking as healthful as his brother C. A.

Mr. O. C. Willard, Redding, Calif., is acting as special representative in California for the Saddler, Rowe Co., of Baltimore. He reports the outlook good for a large attendance at the N. E. A. convention to be held at Los Angeles in July.

Mr. W. H. Vigus, the expert penman, who has been with the Williams Business College, Milwaukee, Wis., is now in East Las Vegas, N. Mex., whither he has gone in the interests of his health. Not long before going, a fine, strong boy was delivered safely by the stork. Here are our best wishes to the health and prosperity of Mr. Vigus, his loyal heroic wife, and his "vigorous" son.

A bouncing baby boy, labeled Charles Milton, was delivered at the home of Mr. and Mrs. Irwin P. Mensch, Newburg, N. Y. Mr. Mensch is the penman in the Spencerian Business School and swings an unusually original pen.

Mr. O. B. Crouse, who has been with the Bliss Business College of this city during the past two years, is now at the head of the commercial department of the Bartlett Commercial College, Cincinnati, O. Our personal contact with Mr. Crouse leads us to believe that success will follow him in his new field of labor, and that Messrs. Elliott & Bookmeyer will have no cause to regret having secured his services.

Mr. L. F. Noble, teacher of penmanship and the commercial subjects in the Salem, Mass., Commercial School, is securing some very practical results in business writing at the hands of his many pupils. Mr. Noble is one of our most successful teachers who gets a large number of his pupils up to the certificate standard, which means to a successful standard.

Courtney-like Script from the deft pen of L. Faretra, Burdett College, Boston.

CLUB CHAT

In March we received another list of subscriptions—15 in number, from Mr. J. C. McTavish of the Grand Trunk Business College, Edmonton, Alberta. We present to our readers in this number a blackboard lesson from Mr. McTavish, so that we may all see the quality of instructions being given by him in that new world of endeavor—The Great Northwest.

The Spencerian Commercial School of Cleveland, Ohio, is maintaining its reputation for teaching penmanship as well as other branches, as was recently demonstrated by the receipt of a list of subscriptions numbering an even 100 from Fred Berkman, teacher of penmanship in that institution. It is evidently gratifying to a teacher of penmanship to have his efforts encouraged and to be allowed to go ahead and work up interest in his work by securing the monthly visit of THE BUSINESS EDUCATOR. May the proprietors, Mr. E. E. Merville and Miss Caroline T. Arnold, continue the success which they appear to be achieving. They are certainly conducting a high grade school in a high grade building.

Mr. J. R. Bayley, Supervisor of Penmanship in the Public Schools of Minneapolis, Minn., not only writes a good strong business hand but indicates his inclination to teach the same by securing and sending to THE BUSINESS EDUCATOR the largest list of subscriptions thus far received from a single subscriber—158. Mr. Bayley is evidently arousing more than ordinary enthusiasm on the subject of practical penmanship, else teachers would not respond to an appeal for subscriptions for such a journal which deals with work in this line. We hope to have more to say of Mr. Bayley in the near future.

Mr. L. H. Hausam, the well-known penmanship educator, now located with the Salt City Business College, Hutchinson, Kans., recently favored us with a list of 18 subscriptions and as many dollars to the Professional Edition of THE BUSINESS EDUCATOR. Mr. Hausam is not only developing penmen, but teachers as well, which accounts for the fact that the subscriptions called for the Teachers' Edition of the journal.

Mr. C. W. Fulton, teacher of penmanship and drawing in the State Normal School, Bowling Green, Ky., demonstrates his interest and enthusiasm by forwarding a splendid list of subscriptions. Mr. Fulton is not only a penman of ability but an elocutionist and orator as well. Moreover, he is a perfect gentleman and a general favorite with all with whom he comes in contact.

Mr. M. M. Murphy, instructor of penmanship in the Acme Business College, Seattle, Wash., recently favored us with an appreciated list of subscriptions, indicating his interest and enthusiasm in this important branch of the business education.

Another splendid list of subscriptions is hereby acknowledged from Mr. A. M. Wonnell, penman in the Ferris Institute, Big Rapids, Mich. Few men in our profession are accomplishing as practical results as Mr. Wonnell. We know of no normal school where the average student secures as good a handwriting as in the Ferris Institute. This speaks well for the proprietor who is willing to pay for the services of a fine penman to secure the best results, and it also speaks well for the one arousing and maintaining the interest and giving the instruction.

Friends, each and all, you have doubled the subscription list of THE BUSINESS EDUCATOR during the past two years. Thank you. In the meantime we are striving to merit this splendid support and a continuation of it.

Lessons in Ornamental Penmanship

T. COURTNEY

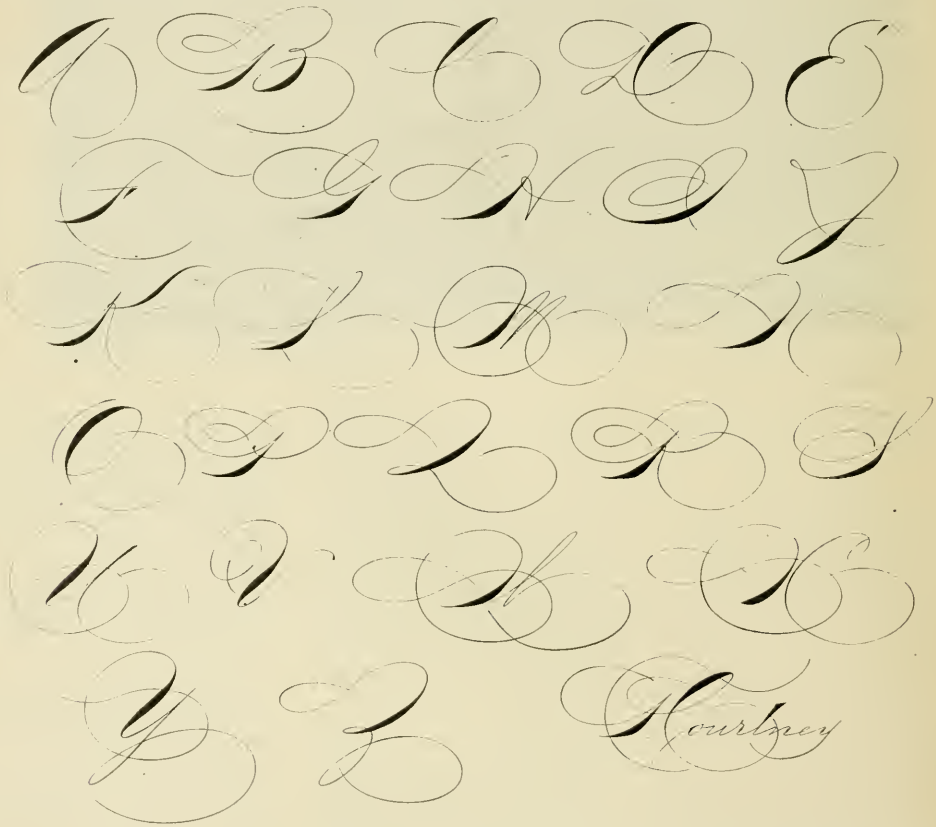
STRAYER'S BUSINESS COLLEGE,
WASHINGTON, D. C.

Specimens for Criticism should be sent to Mr. Courtney by the first of each month.

Lesson 9.

In this lesson we have a set of capitals and a sheet of combinations.

A good way to practice the capital letters is to work on a letter until you are reasonably sure of your movement; then write that one letter on the sheet on which the whole set is to appear. Now lay the sheet aside and practice on other paper the next letter until you feel confident, and so on through the set. In the signatures, a good plan is to practice each capital, then try combining them, then write the whole name. The lesson this month ought to prove very interesting. The signatures to be pleasing must appear strong and dashy. The capitals must show snap and force.



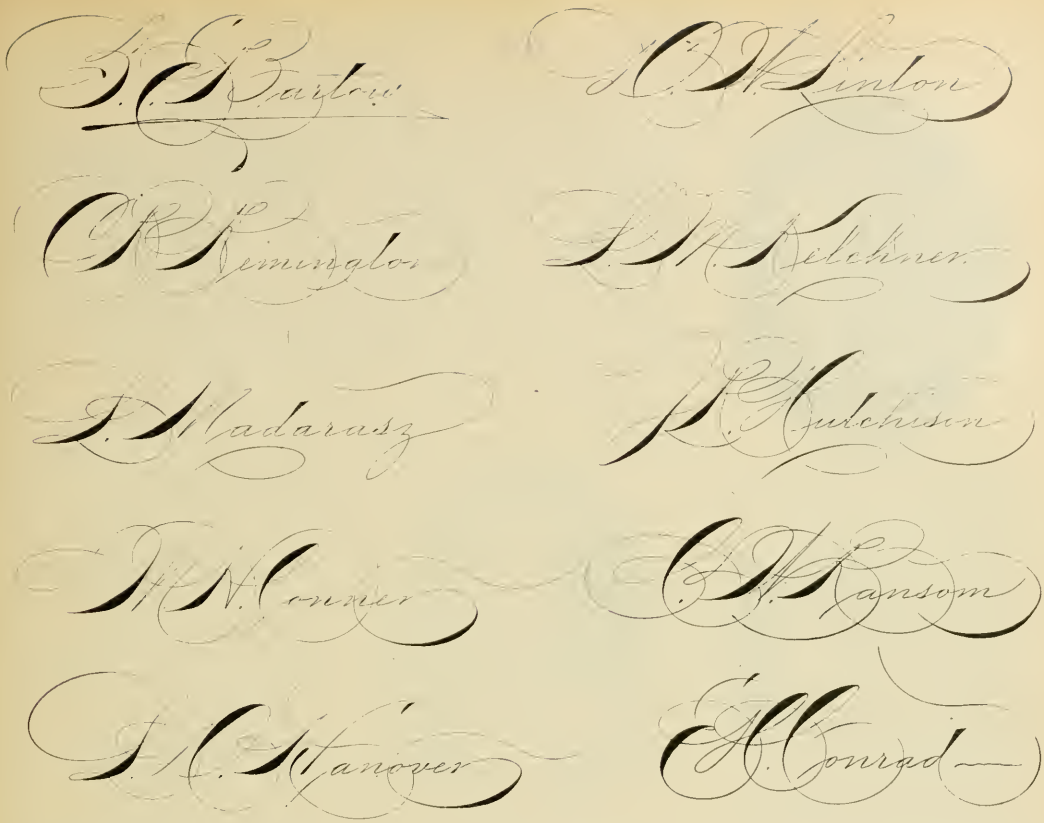
Criticisms.

Miss A. C., Minn. Your latest specimens show decided improvement. Shade on *C* is too nearly straight. Give special attention to the form of *S*. The loop of this letter should be longer, and the down stroke should be a decided curve.

F. A. W., Ind. Your work is very good. Remember that starting ovals should be horizontal. The last down stroke of *K* and *R* should not slant so much. Do not raise your pen in making *L*.

V. M. R., N. Y. It requires great skill to make a good set of ornamental capitals. You are doing very nicely, and have every reason to feel encouraged. Middle of *W* should be at least as high as first part—most penmen make it higher than first part. Do not start the flourish over *t* with a a dot. Shade on *C* is too long.

E. L. C., N. C. Yours are always among the best specimens that I receive. Be sure to retouch the tops of *t* and *d*. I feel sure that you can get the professional certificate. The second lot of specimens are certainly an improvement.



CRITICISMS

R. P. K., Ohio. You are doing quite well, if you continue your work until the close of Mr. Stein's lessons you will merit our Certificate of Proficiency in Penmanship. Your small figures are not as good as the large ones. Curve more the beginning stroke of *T* and *F*.

A. F., Minn. Your small letters lack strength. See that the fore arm acts like a hinge at the elbow, in executing the up strokes of the little letters. The capitals are doing well.

D. A. L., Brooklin. Make more of a distinction between *u* and *n*. Make last up turn of the *n* more rounding. Close *o* at top. Begin *y* with a turn at the top. Your movement is excellent.

C. D. Curve the down stroke in *a* and *g* more. Remember that the *y* should contain two turns. Curve the down stroke of *o* and be sure to curve the e.

A. C., Minn. You are doing quite well. Make lower curve of *L* horizontal.

J. F. B., S. C. Watch the slant of your first and last strokes of the little letters; they should be the same. Curve down stroke of *o* more. Curve final stroke of *V* more.

F. L. B., Illinois. Finish *Q* more carefully. Watch the down stroke of *Z*. You are doing well.

L. F. and B. C. K., Whipple, O. L. F. You are doing nicely with your practice. Uniform the height of your little letters by getting the motion direct from your elbow, in going from letter to letter. B. C. K. You are doing splendidly. Watch last up turn of *n* and *m*. Continue your practice and a good handwriting will result.

G. E. H., S. C. Curve first down stroke in *o* and *a*. You are doing nicely.

B. H. H., Jamaica. Your work is very good in form but deficient in freedom. You are also using the fingers to excess. Follow carefully the instructions of your teacher and the copies in THE BUSINESS EDUCATOR, and you will come out in fine shape.

W. H. B., Minn. Glad to know that you intend sending work regularly. Make *o* more rounding at the top. Write a more angular hand.

F. K., Springdale. You need to work more upon the movement exercises, as you use the fingers too much and write too slowly.

B. B., Bay. Yes, practice makes perfect, but it must be more systematic than that which you send.

Conrad, Jr. You are doing splendidly. Continue to practice and a superior handwriting will result. Your exercises are excellent.

H. A. S., Whipple. You are doing very nicely. Slant first down stroke in *z* less; double the size of your work at times.

L. C., Kentucky. You are getting along very nicely. Use a stiffer pen or cultivate a lighter touch of the pen to the paper, as you are inclined to shade the down strokes.

C. B., Springdale. You need more work on large movement exercises, as you still use the fingers to excess. Do not practice on small note paper. It is too expensive and the space too limited.

C. A. Faust's Department of Muscular Movement Writing

Merit Mention.

ST. ELIZABETH'S SCHOOL, NORWOOD, OHIO. Marie Tredel, Adele Schulte, Mary Miller, Teresa Behernes, Hilda Nortmann, Mary Beel, Clara Scherl, Catherine Reckers' Alvina Krebsfanger, Florence Niehaus, Clara Steltenkamp, Lydia Wintering.

ST. MICHAEL'S SCHOOL, S. S. PITTSBURG, PA. Anna Kalesek, Mary Baldauf, Frances Brendel, Barbara Besslein, Barbara Tempel, Beatrice Wirling.

Certificates Awarded Pupils.

ST. MICHAEL'S SCHOOL, S. S. PITTSBURG, PA. Ruth E. Henkel, Alma E. Appenrott, Margaret M. Bachmann, Anna L. Kalesek.

Certificates Awarded Teachers.

SR. OF ST. FRANCIS, ST. JOSEPH'S CONVENT, PITTSBURG, PA.

Mr. Geo. A. Race was born in Western New York in the town of Ellington, County of Chautauqua, in 1883.

The first 18 years of his life were spent in getting an education and living the life of a boy in a small country town.

He graduated from the High School in 1901. After completing the course he determined to attend a business college but was unable for lack of funds. Availing himself of the only means at hand to make money, he entered the Normal course of the high school and received his N. Y. Teacher's Certificate in June 1902. The following September he secured a position as teacher in a district school.

This kind of teaching did not appeal to him, so with what money he had saved and through the kindness of Mr. S. C. Williams and others, entered The Rochester N. Y. Business Institute, in Jan. 1903, to prepare himself for commercial teaching.

He remained in school until he had nearly completed the course, but finances caused him to leave school, and he entered the employ of J. Hungerford Smith & Co., as assistant Secretary, where he worked for some time.

At Rochester, under the instruction of A. S. Osborn and C. T. Cragin, he became one of the best business writers in the school.

In September 1903, he accepted the principalship of the commercial department of Oakwood Seminary, Union Springs, N. Y., where he remained for two years.

While here he decided to make penmanship his life work, and in the fall of 1905, he entered Dixon, Ill., College, to study penmanship and drawing under the well known prince of penmen, L. M. Kelchner, completing the course the following June. He has also received the degree of B. Accts.

At present he is teaching penmanship in Morse Business College, of Hartford, Conn., one of the leading business schools in New England, where he is meeting with success in his chosen profession.

Teachers of Commercial Branches

are wanted for good positions in High Schools, Colleges, Etc. We have filled many excellent positions and are constantly in need of candidates. Write at once for information. Address,

The Albert Teachers' Agency,

378 Wabash Ave., Chicago, Ill.

Manager and Principal of a corporate school wishes to sell his interest. A splendid opportunity for a very small investment. ADDRESS, A. J.,

Care of The Business Educator

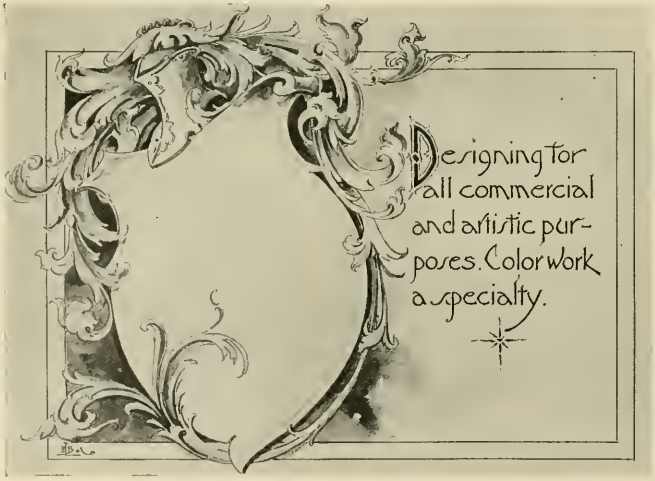
DESIGNING and ENGROSSING

By

E. L. BROWN,

Rockland, Me.

The shield and decoration must first be drawn in pencil, and care should be used to preserve the swing of the design. Outline the pencil drawing in water proof ink and make a careful study of the color values before adding the wash. You may make many attempts before you obtain a satisfactory drawing but don't get discouraged. Well directed effort wins success. Similar designs can be used for many purposes, including covers, headings, etc. Students should cultivate their ingenuity in adopting designs to various purposes, and while their work may not be entirely original it will certainly bear the characteristics of the artisi.



LET'S BE FRANK

¶ If you are doing well enough where you are, stay there! I have no desire to be a disturbing factor in the affairs of any teacher or any school.

¶ If for reasons satisfactory to yourself you have determined to change your position, it might pay you to tell me frankly what you want and what you can do.

¶ If you do this now, obviously it might give you opportunities that will not exist later.

¶ I offer no bait of any kind. The kind of teacher I want on my list is perfectly competent to use his own judgment as to his obligations to employer and to self.

¶ What I *am* looking for is red-blooded young men and women of clean record, young or of mature experience, properly qualified to do the work they cut out for themselves. If your record will not bear the strictest scrutiny my agency is not the agency for you.

No use for "Hungry Joes," Ignoramuses and slow pokes

FRANK VAUGHAN

Manager Union Teachers' Bureau

203 Broadway, NEW YORK

For nearly twenty years Editorial and Business Manager of *The Penmans' Art Journal.*

Flourished by A. L. Peterson, Holdredge, Neb.

By I. W. Crother, Freeland, Md.

25% CASH COMMISSION

to agents taking orders for my work. Send 2c stamp for samples and terms.

C. R. TATE, Cincinnati, O.
Care School of Commerce, Masonic Temple

CARD WRITERS! ATTENTION!

Before you send in that next order for supplies get my prices and samples of best black cards, all kinds, white, colored and comic. Best white ink 15c, Gillotts No. 1 pens 10 per doz, Oblique Holders 10c, each,

E. H. TULLIS, Warren, Ohio.

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A new series. Seven books. Nos. 1 to 7 inclusive, containing both black and color work. These books are endorsed by some of the most prominent educators in the country. Write for one book, *free*.

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The finest script for bookkeeping illustrations, copy books, works on correspondence etc. Work by appointment only.

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An experienced Commercial School Manager, who can assume the management of one of the oldest and best known commercial schools, and who can invest $5,000, can learn of an exceptional opening by addressing, P. O Box 423, Pittsburg, Pa Salary, $1,800 per annum and dividends.

Commercial Teachers Wanted Now!

Who can fill positions paying from $1200 to $1500. We have several openings at these figures. We also have a number of places that pay from $50 to $90 a month.

CONTINENTAL TEACHERS' AGENCY,
Bowling Green, Ky.
Free enrollment if you mention this paper

Mr. J. C. McTavish, the subject of this sketch, is a Canadian, having been born on a farm near Clinton, Ontario. After completing his elementary education he attended the Ottowa Normal School, following which he taught public school for five years. He next attended and graduated from the Central Business College of Stratford, and then taught in the same institution for the next two years.

Leaving Stratford he became associate proprietor of the Haverhill, Mass., Business College. Three years later he was elected by the school board of that city to organize and conduct the new commercial department of the Haverhill High School. He remained there seven years and in the summer of 1906 he went out to Edmonton, Alberta, and purchased the Grand Trunk Business College.

He reports a good school with an excellent outlook. It will thus briefly be seen that Mr. McTavish has had just such experience as is necessary to become a successful school owner. We feel safe in saying that business education has in Mr. McTavish and the Grand Trunk Business College a fit representative in that rapidly developing great North-west.

WHY GO TO COLLEGE TO LEARN BOOK-KEEPING WHEN I WILL MAKE A FIRST-CLASS **BOOK-KEEPER** OF YOU OF Your Own AT Home in SIX WEEKS for $3 or REFUND MONEY! Fair enough? Distance and experience immaterial. I find **POSITIONS**, too, EVERYWHERE, FREE! Placed pupil **Feb. 16th, at $100 WEEKLY. PERHAPS I CAN PLACE YOU, TOO!** 8,760 TESTIMONIALS FROM PUPILS!

J. H. GOODWIN *SAVE THIS AND WRITE* EXPERT ACCOUNTANT
ROOM 518, 1215 BROADWAY, NEW YORK

ATTENTION!

Your name written in plain or fancy letters for but 15c per dozen, or 25 for 25c. State color of cards wanted. Stamps not accepted. Send for special prices on Invitations and supplies.

HERMAN BEHNKE,
1402 Kimball Ave. Chicago, Ill.

Wanted to Buy

Young man of good business ability desires to purchase an interest in a business college where services may be employed in the commercial department. Address, INVESTMENT,

Care of Business Educator,
Columbus, Ohio.

Midland Teachers' Agencies: OFFICES: Warrensburg, Mo., Shenandoah, Iowa, Pendleton, Oregon, Lander, Wyoming, Juniata, Nebraska, Sherman, Texas, Du Bois, Pa., Richmond, Ky.
We cover the entire field, and furnish COMPETENT TEACHERS to Schools.

We Recommend Competent Teachers Only

Free Enrollment During February, March and April ☞ No Position — No Pay

YOU CAN TEACH WRITING in one half the time generally required, if you use FAUST'S IDEAL PRACTICE PAPER. Its special ruling PREVENTS SCRIBBLING to a minimum degree, holds pupil in check all the time. Costs less no doubt than the paper you are using. Sample with illustrations of its use for the asking.

40 Dearborn Street, Chicago, Ill. **C. A. FAUST**

SPECIMENS

Fred H. Criger, who has been known in the penmanship world for many years, has just begun advertising his fine penmanship in this number of our journal. Mr. Criger's best work certainly deserves to be classed with the best executed by any other penman in this country. Those who desire to secure some of his work should now embrace the opportunity.

One of the best ornamental letters we have seen for a long time is hereby acknowledged from the delicate graceful pen of Mr. E. D. Clark, penman in the Marion, Ind., Normal College. He reports a visit of the stork to his household, near the first of the year, and as a consequence he is now dividing his affections between the graceful art of writing and Mr. Clark, Jr. We do not wish to infer that his worthy and capable wife does not continue to receive her due share of attention. From the letter before us we would judge that Mr. Clark has enlarged his capacity to love and do instead of enlarging his head, as very freely is the case upon the advent of a new member in the family.

Mr. C. W. Fogarty, penman in the Rome, N. Y., Business Institute, submitted a very excellently executed specimen in the form of a star manufactured out of straight lines and ovals, at the hands of one of his pupils, J. Vera Cox.

A package of specimens of writing, work done outside of school hours by the students of the Berkshire Business College, Pittsfield, Mass., D. A. Casey, principal, is hereby acknowledged. The work is all of a very practical nature, and reveals up-to-date instruction. The work of the following seems to be especially strong: Veronica Hughes, Philip Goewey, Nellie E. Manning, John Curtin, William Bartley, Bernice Pitney, Grant MacGregor, Michael Powers, and George MacGregor.

Some specimens of business writing of a very practical nature were recently received from Mr C. J. Potter, teacher of penmanship in the Elliot's Business College, Burlington, Iowa.

A package of specimens collected after a spelling lesson are hereby acknowledged from Mr. J. V. Dillman, supervisor of writing and physical culture in the Elyria, Ohio, public schools. Mr. Dillman is not only securing Arm Movement writing during the writing lesson, but is getting it applied in all written work, which is the real test of good teaching. The work of Carlotte Worthington, Ruth Krupp and George Tulk of the South Building is especially uniform and strong.

Jno. L. Kelly, Highspire, Pa., is doing some excellent work along the line of lettering, as shown by work submitted for inspection. Mr. Kelley will some time to be a "top-notcher" in this line of work. We hope some time to present some of his work in our columns.

Miss May L. Barr, teacher of penmanship in the Wesleyan University School of Business, Buckhannon, W. Va., not only writes a splendid hand herself but succeeds in teaching others to do the same, as is shown by the specimens before us. The specimens compare very favorable with the work turned from commercial schools. Some of the exercises submitted are exceptionally fine.

Mr. Basil Potts, penman in the Lackawana Business College, Scranton, Pa., writes a splendid business hand, and, like other up-to-date teachers of penmanship, is a supporter of THE BUSINESS EDUCATOR.

Mr. C. D. Phelps, Canton Texas, swings an unusually frisky, forceful, graceful pen, as is evident by Ransomian-like writing practice papers before us.

Mr. E. A. Bock, penman and teacher in the National Business College, Roanoke, Va., was born in Smithton, Ill., in 1884. He completed his public school education with honors, at the age of 13 years, and then took up High School studies. His father being a physician, he expected to follow his profession and, as a consequence, he entered the Washington University at St. Louis. Realizing the need of a business education, he entered the Gem City Business College, Quincy, Ill., and pursued the commercial and penmanship courses, graduating from the former at the head of the Honor Roll, with a grade of 98 per cent. He also followed Mr. Behrensmyer's instructions in penmanship for ten weeks, and writes a splendid hand.

Aside from being a commercial teacher, he also believes in promoting athletics, having played almost all kinds of athletic games himself, at which he is quite expert.

He has no use for tobacco, or strong drinks in any form, and demonstrates his belief in the Christian life, by being one.

Mr. L. C. Krantz, penman and commercial teacher in the Augustina Business College, Rock Island, Ill., recently submitted a bunch of as fine designs in the form of movement exercises by his pupils as we have ever had the pleasure of examining. Our congratulations are hereby extended to both Mr. Krantz and his pupils.

From Mr. W. H. Martindill of the Manistee, Mich., Business College, we have received specimens showing the work done by the students in business writing, and we are pleased to report that Mr. Martindill is securing results which compare favorably with the work being done in the schools where penmanship is receiving the attention it deserves in these days of commercial supremecy. Mr. Martindill writes a good strong business hand himself and what is still better, does not seem to be nearing the Osler limit in this or other lines.

We recently had the pleasure of examining a large number of specimens in business writing, ornamental writing and flourishing from the students of L. H. Hausam, penman in the Salt City Business College, Hutchinson, Kans. The work is all very good and the improvement shown in flourishing is something unusual.

Mr. Hausam is giving a good deal of his time to the training of teachers, and is succeeding admirably in that line of work. The reports of his pupils who have recently secured positions indicate that the work being done in the school is high grade in every particular.

F. E. Whitmore, So. Norwalk, Conn., writes a good card hand and swings a good pen generally as is shown by cards, and business and ornamental specimens recently received.

A bunch of specimens of students writing is hereby acknowledged from E. E. Gaylord, principal of the commercial department of the Beverly, Mass., High School. The work of P. B. Roundy and Ethel Trask is quite professional in character, indicating an unusually high standard for high school work. The work of William McKay, Jennie Zelinsky and P. M. Denno is exceptionally good and strong, there being nothing of the proverbial "school boy" hand about it. All the other work sent is first class, but second in quality to that mentioned.

Mr. Charlton V. Howe, the premier engrossing script artist of America, 1747 Wilton St., Philadelphia, recently favored us with a splendid list of subscriptions taken from among his pupils in the Evening High School of that city.

He also enclosed a specimen of writing done by Mr. J. Gerding who had the misfortune to lose three of his fingers, as a consequence he holds the pen between his thumb and little finger and he writes remarkably well for one so handicapped. From another pupil, Mr. R. C. Shropshire, Mr. Howe submits an essay on the "History of Writing," which discusses very carefully writing and its origin. Mr. Howe gives hand-made certificates to those making the most improvement as well as to those writing the best essays. In this manner he is exerting a splendid influence over a large number of Philadelphia's young people.

A budget of very excellent specimens of business writing is hereby acknowledged from the pupils of Mr. H. G. Phelps, of the Phelps Commercial School, Bozeman, Mont. The work of H. Esgar, P. E. VanCamp and Amelia Tronoud is especially fine. Mr. Phelps requires eight pages of penmanship practice daily from each student, and finds that he secures better results than when he does not require this amount of practice.

Mr. E. H. Lyle, a penman in the Sue Bennett Memorial School, London, Ky., submits specimens of students work, showing splendid training in up-to-date business writing. Some unusually strong and practical work is from the pens of H. Lyons and Luther Wilson. Their work shows a strong professional tendency. Mr. Lyle is evidently giving first-class instruction.

Mr. H. A. Don, penman in the Laurium, Mich., Commercial School, is doing some very creditable writing, as shown in cards recently received from him. Mr. Don is a young man securing a foothold in our profession as a penman and commercial teacher, and he is not only deserving of success, but is achieving it.

Mr. O. B. Crouse, commercial instructor in the Bliss Business College of this city, recently handed us a budget of specimens showing work being done by the students in his department. We are pleased to report that the work measures up with that received from the best business schools. We are in hopes of reproducing some of the work in an early number of THE BUSINESS EDUCATOR. Some of the work is beginning to possess a professional swing, indicating a high order of instruction and a good amount of interest an enthusiasm.

Mr. C. B. Lee, a 19-year old school teacher of Palestine, W. Va., has, during the past few months, transformed his ordinary finger movement style of writing into a professional like business hand—just such a hand as all teachers should be able to execute. And he has done all of this through his unaided efforts by following the work as given in THE BUSINESS EDUCATOR, the contributors to which he fells under obligation to for the splendid lessons they have been presenting. What Mr. Lee has accomplished others could by the same intelligent practice and untiring perseverance. Some of his cards written in the ornamental haud evidence a great deal of talent as well as careful, persevering practice.

THE REASON WHY

I advertise to write cards. I have been practicing for several years under the best instructors trying to excel. A short time ago I sent each card writer advertising in this paper his price for a dozen cards and was surprised to find that my own work was superior to any received. If you want cards, profit by my experience and get the best the first time. A sample card with your name, 2c., 20c per doz. White, colored or mixed. Money refunded if not entirely satisfactory. Agents wanted.

E. H. TULLIS, Warren, O.

Lessons in Business Writing by Mail

Twelve lessons in Business Writing for $10. Enroll at once. Circular.

E. J. HOKE, Lewistown, Pa.

Care Lewistown Business School

The Latest Comic and Bird Cards

Have you seen my new comic cards? 12 styles, no two alike. They are great sellers; 100 assorted, 30c. 12 styles of bird cards with religious mottoes lettered on them, 100 assorted, 30c. Black Cards, for white ink 1,000—85c.; 3,000—$2.40. 3 ply W. B. Cards, 1,000—75c. My circulars illustrating newest designs, 2c. Agents wanted to take orders for written cards. Prospectus, 2c. If you are interested in card writing, it will pay you to handle my cards. Send to

W. McBee, 19 Snyder St., Allegheny, Pa.

HAUSAM IDEAS

Are embodied in GRAPHOLOGY, the Art of Reading Character in Handwriting, price 25c, and in his beautiful catalog, FREE.

SPECIAL OFFER

Graphology, a superb flourish, a set of Ornate Caps, all for 30 cents.

Address, **L. H. HAUSAM,**
Care Salt City Business College,
Hutchinson, Kansas.

JUST OUT AND SELLING FAST.

F. W. Tamblyn's Home Instructor in Penmanship. (Revised edition.) 6x9 in., 116 pages, 2,500 sq. inches of Engraving. Consisting of five parts: Lectures, Discussions and Suggestions; Business Writing; Artistic Writing; Lettering and Engrossing; and Flourishing. Cloth bound, stamped in white. Price, $1.00. Same book, bound in linen cardboard, cloth fold 75c. Stamps or Money Orders.

The Tamblyn System of Business Writing Just hot from the press, 64 pages. One of the finest books on the subject ever published. 6x9 in. 64 pages, Handsome dark green cover with cloth-fold. Special price to teachers, 20c.; stamps Address,

Kansas City, Mo., F. W. TAMBLYN

N. B.—Those who order either of these books, and afterward decide to enroll with me for a mail course may apply the amount paid for the book on the tuition To my old students and others who have my Old Home Instructor, the cloth bound edition above will be sent for 75 cents, the cheaper binding for 50 cents.

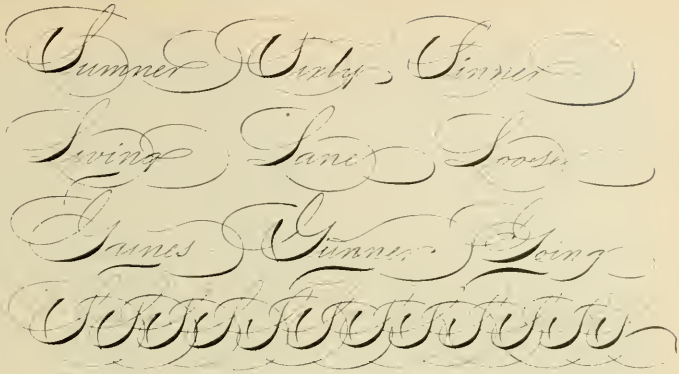
GET THE BEST.

Now would be a good time to begin brushing up your penmanship and thus increase your earning capacity for next school year. I am giving result getting lessons in plain and ornamental penmanship. Write me for rates and information, if you are interested and want the best.

Ornamental caps., 20 cents. Cards, white or colored, the finest you can get anywhere, 25 cents a dozen. Special rates in quantities. Agents wanted. Small specimen of writing, 10 cents.

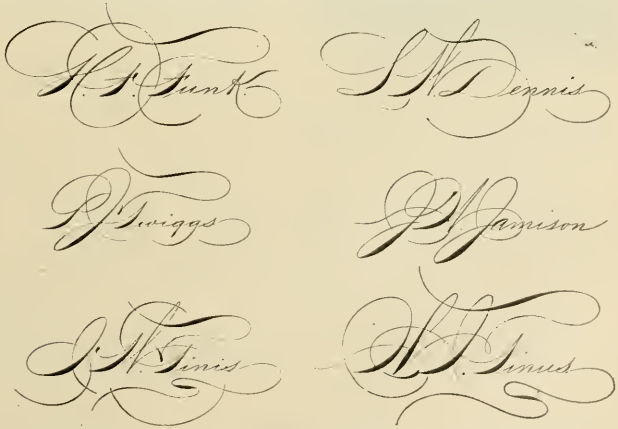
Resolutions engrossed. Designs made. Script for all purposes. *Lowest prices and best work.*

Washington, D. C. T. COURTNEY
Care Strayer's Business College



Supplementary practice in Ornamental Penmanship by Mr. C. W. Ransom, Kansas City, Mo.

Engraved by hand by John T. A. Holah from writing done by Mr. John F. Siple, Penman, Banks Business College, Philadelphia, Pa.



From the graceful, delicate, professional pen of Mr. H. B. Lehman, Penman, Central High School, St. Louis, Mo.

Roundhand Writing

H. W. Strickland,
Box 88,
Wilmington, Del.

Instructions Lesson 9.

The writing of names will require some care as to arrangement and spacing. You will find in this lesson all the capital letters and many of the small ones, so this lesson will be a review and test of your knowledge gained thus far in the study and execution of this alphabet. As this series of lessons is nearing the end I should like to hear from all who are following them, so that I may have work on all lessons at hand, and thus easily determine the winners.

Criticisms.

F. B., Ill. You should practice much, and more systematically and send only your best efforts. Yes, you can learn.

H. J. W., Conn. I have no special criticism to offer. You should now give much attention to slant, spacing, shades and form of letters.

E. P. W., Mo. Fine batch of work. India Ink is best for Roundhand. Rule head and base lines for small letters. Retouching carefully will improve your work from now on.

PENHOLDERS

Not the ordinary ten-cent holder, like those sold by stationers, but the Professinnal Oblique style — the kind penmen use, but just a step higher In workmanship, adjustment and finish. Made of California Rosewood, six inches in length.

A Professionals' holder at low price. Send 35 cents and get one. Your money back if you want it. Address, **G. F. Roach,** Care of Vashon Military Acad. **Burton, Wash.**

20 CENTS FOR ANY NAME

Written on one dozen cards in my best style. I use only the best card stock — any color Diplomas, Certificates, Commissions, Etc., filled out at lowest prices. Send 20 cents TODAY for a sample dozen and your name engrossed in fancy lettering.

215 Ninth St., Station A, DALLAS, TEXAS.

Mr. Jacob Zook Herr, the subject of this brief sketch, is a native of Lebanon County, Pa. He was born nearly a quarter of a century ago, and after completing the work in the common schools he graduated from the Myerstown High School. He then took the regular teacher's course at the First Pa. State Normal School, Millersville, Pa. It was at this time that he became interested in commercial work with the result that he completed the work in the Lebanon, Pa., Business College. After spending a year and a half as stenographer and book-keeper, he attended the Elizabethtown, Pa., College, and pursued the English Scientific course, completing it in the summer of 1905 and received his degree of B. E. During his vacation months of 1905-06 he attended the Zanerian and qualified in penmanship.

Mr. Herr is at present engaged in teaching in the commercial department of the Elizabethtown College.

Mr. Herr posesses a fine physique and a moral side to his nature quite in keeping with his physical side. As a consequence he is entering on life's duties well qualified by nature and by education to achieve a splendid success. You will hear more of him later on.

WANTED Young man with good character and good habits for position as Assistant Engrosser. One who has had some experience in the work and who can exchange references preferred.

A good chance for one with talents for the work to work up to a professional position.

Those without training or some experience please don't apply Address with samples of work.

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Lessons In Roundhand by Mail.

Special instructions given in Policy Engrossing when desired. Send Stamp for circular.

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Care Goldey College, WILMINGTON, DEL.

DON'T DO IT Don't take lessons by mail in Business, Ornamental writing, Card writing or Flourishing, until you have seen my Special Mail Course Circular; mailed for 2c.

DON'T BELIEVE other penman who say their work is the best but read the following:

Mr. H. A. Don of Laurium, Mich., writes under date of Dec. 12, '06: "To say that I am pleased with your work is putting it mildly. Your work is far superior to any I have ever seen."

SEND 15c. for 12 plain white, black, royal blue or assorted color cards for 20c., or 12 grey, white engravers bristol, size 2¼x3¾ in, written in my finest style. Mr. Miss and Mrs. cards, 20c. per doz. in finest engraved style. Card Agents Wanted. 1 and 2c U. S. stamps taken. Twenty years with the pen.

Address, **F. E. PERSONS,**
445 Breckenridge St. Buffalo, N. Y.

One Dozen Cards Free

with your own name to prospective agents—students only, send 2 cent stamp for postage. Blank cards finest quality Wedding Bristol 75 cents per 1000. Comic jokers or bird designs, 100 18 cents, 1000 $1.48 postpaid.

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One of the leading schools of Penmanship and Drawing in the U. S. Under the personal supervision of L. M. Kelchner.

If interested write for information. Address

Pres. O. H. Longwell, Highland Park College, Des Moines, Ia.

Arthur B. Cann David E. Farmer
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"Gems in Line and Shade" by the late C. C. Canan.

Inspiration Mosaics.

D. W. Hoff,

Supervisor of Writing, Lawrence, Mass.

For years I have followed the plan of always keeping a small pad of note paper in my pocket, ever ready for auchoring any idea worth keeping for future use.

Some of the most helpful, practical, and even fundamentally important ideas, have flashed into my mind while walking or riding between home and some objective point. Others have been suggested by word, phrase or act while listening to lecture, sermon, speech, or play. Still others appear in the course of ordinary reading, and strange as it may seem at first thought, it is none the less a fact, that many of the best ideas have been suggested by some remark relating to a subject entirely foreign to that to which I have adapted it. To illustrate: The title of the book, "The Man Behind the Gun Behind the Dog" suggested the following forms for expressing a well recognized truth: It is the teacher behind the pupil behind himself that counts; also "Only when a teacher helps a pupil to help himself has he given permanent help.

These memorandum slips I file away in envelopes suitably labeled, Penmanship, Marine, Algae, Marine Biology, etc. A few of those that have found their way into the envelope marked, Suggestions to Teachers may prove interesting to the readers of The Business Education. Owing to their diversity of character they suggest the title Mosaics. I shall give them as I find them.

To The Teacher.

No matter what your plans call for, if the spirit of the room, or the collective courage is at low ebb, all will be useless.

Before beginning each recitation, do you carefully plan a set of phrases for use in class instruction that cannot be misunderstood by your dullest pupil, yet which convey the exact meaning you intend?

Time is the most valuable item to be considered in the matter of the schooling of children, hence where skill-getting is the object, *no result* gained in a *wrong way* is of sufficient value to justify the waste of time which could be used to advantage upon some other subject.

To Schools and Colleges:

I have a number of first-class penmen who are experienced, commercial teachers, that are open for engagement now.

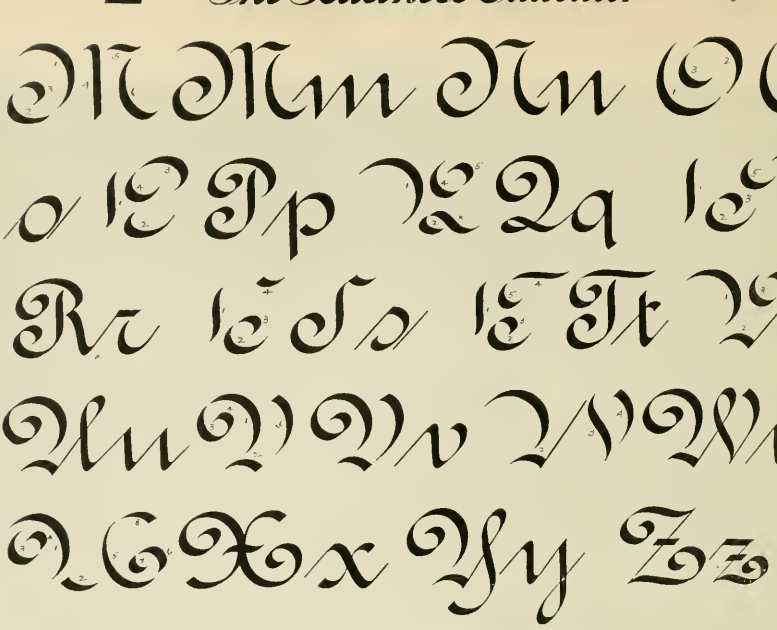
If you are in need of a penman or commercial teacher, write me at once. Address,

C. W. RANSOM,
Pres. Ransomerian School of Penmanship
3825 Euclid Avenue, KANSAS CITY, MO.

THE BLUE BOOK

The Blue Book is not perfect. That is, it does not contain photograph and sketch of all of the commercial teachers of this country. However, we think it contains enough of them to interest you and that you ought to have a copy of the book in your library. 170 pages, bound in cloth, nicely arranged and well printed. Sent prepaid for $1.50, a copy. Money refunded if not satisfactory.

L. E. STACY, MEADVILLE, PENNA.



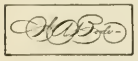
Lessons in
LETTERING
C. W. Norder
6023 Morgan St.
Chicago

Instructions for Plate No. 2.

After diligent practice on last month's lesson in Round Writing, the present one will naturally seem quite easy to those who really want to learn. Don't forget that the point of the pen must always be kept at about an angle of 45° and should not be taken from that position as all strokes are made with it that way. If convenient, a fine pen may be used to retouch rough places and to make connection here and and there. Much practice may be necessary before you can make goods, but just keep right on.

The first alphabet that I ever tried in engrossing was was Round Writing, and just exactly as given to you in these lessons, and it proved to be the beginning of what I am now doing for a living. Perhaps you can do the same and it may be well for you to practice with that end in view.

If there is anything that is not clear to you, write me about it, and enclose a postage stamp for reply.



I will write your **CARDS** name on one dozen for 15c.
I will give free a pack of samples and send terme to agents with each order.

Agents Wanted.

BLANK CARDS I have the very best blank cards now on the market. Hand cut. Come in 17 different colors. Sample 100 postpaid, 15c. 1,000 by express, 75c. Card Circular for red stamp

COMIC JOKER CARDS About 25 different kinds. Many new. 100 postpaid, 23c. Less for more. Ink, Glossy Black or Very Best White, 15c. per bottle. 1 Oblique Pen Holder, 10c. Gillott's No. 1 Pens, 10c. per doz. Lessons in Card Writing. Circular for stamp.

W. A. BODE, PITTSBURG, PA., Mt. Oliver Sta.

Some offhand strokes from the skillful pen of Mr. P. E. Holly, the veteran penman engrosser and teacher, nearly seventy years young, of Waterbury, Conn. Many much better specimens were received but were too delicate for successful engraving.

A message as from the Tropics but from Mr. W. E Dennis, Brooklyn, N. Y.

"A NEW ONE"

The general demand for a thoroughly practical book on business correspondence has induced us to revise our "New Business Correspondence" so thoroughly that it now meets the requirements of

The Most Exacting Teacher of Letter-writing

We have kept constantly in mind that a busines letter is written for the purpose of PRODUCING, RETAINING, OR AUGMENTING BUSINESS, and that, as such an instrument, its essential elements are more than correct orthography and grammatical propriety. Beyond doubt this book is exactly what hundreds of teachers in commercial schools and commercial high schools have been desiring for years. Orders for specimen copies will be given our earliest possible attention. We shall not deny any earnest teacher the privilege of examining this book, but we shall appreciate a remittance of 15c. with each order to cover the cost of postage and packing.

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DES MOINES, IOWA.

WANTED TEACHERS of Commercial Branches. Advance Fee Not Required. Positions in High Schools and Colleges. Penmanship, Commercial Branches, also teachers of Stenography. Salaries $600 to $1,500. Register early. Send for circulars.

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Fred Dick, Ex-State Supt., Manager, 1545 Glenarm St., Denver, Colo.; Boston, New York, Chicago, Des Moines, Denver, Salt Lake City, Los Angeles, Harrisburg, Atlanta. *Commercial Teachers* wanting positions in the West should register with us. *Commercial Teachers* wanting more desirable positions then they now have should keep their names on our list.

STRAWS

are good indicators. Here are a few, set in motion within three weeks of this date, April 6: Penman of national fame (name next month) placed with the A. N. Palmer Co., New York office; J. C. Blue, Dallas, Texas, to Blair B. C., Spokane, Gregg Shorthand; J. L. Street, Muncie, Ind., to Norristown, Pa., Schissler's B. C., com'l; Irvin Hague, Spencerian, Cleveland, to The Brownsberger, Los Angeles, com'l; Earl Tharp, Wood's School, New York, to Lansing B. U., com'l; E. N. Douglas, Brockton, Mass., B. U., to 4 C's, Madison, Gregg Shorthand; D. E. Wiseman, Mountain State B. C., Parkersburg, W. Va., to R. M. & S. Schools, Trenton, com'l; and — but someone is calling us on the long distance wire, and we've only time to say that salaries in these positions ran from $1100 to $1800 and average over $1300; and we'll be glad to help you too. Many fine openings at from $60 up for men of that grade *who can write well.* Full information free.

The National Commercial Teachers' Agency

E. E. Gaylord, Mgr. A Specialty by a Specialist Prospect Hill, Beverly, Mass.

Commercial Teachers Trained in the Rochester Business Institute

Are in constant demand at very attractive salaries. WHY?

¶ The officers and faculty of this famous school are the authors of the well-known and widely-used Williams & Rogers commercial text books, and schools in all parts of the United States are urging us to send them commercial teachers familiar with our methods.

Send Postal Card today for New Prospectus giving particulars

Rochester Business Institute, **ROCHESTER, N. Y.**

C. P. Zaner,
Columbus, O.

My Dear Sir:

An artistic instinct, a receptive mind, close application to form, and copies from the Business Educator have been my guide. What I have thus acquired is through personal efforts.

My highest aim is to qualify.

Sincerely,
T. W. Emblen.

Syracuse N.Y.
1-26-07

Fred Berkman, the wearer of the above countenance, was born on a farm in Phelps County, Nebr., Oct., 26 1880. He remained upon the farm until he was 21 years of age, at which time he entered the Lincoln, Nebr., Business College, and completed the Business and Shorthand courses. He remained one year in his Alma Mater to teach bookkeeping, following which he taught the commercial branches, bookkeeping and shorthand, in the Downs Kansas Business College. During the summer of 1905 he taught in the Riverside, Calif., Business College. In the fall of that same year he accepted a position as principal of the penmanship and bookkeeping departments in the Pendleton, Ore., Business College.

In August 1905 he did stenographic and statistical work in the office of the Supt., of the Southern Pacific Railroad Co., Los Angeles. During the summer of 1906 he did bookkeeping and stenographic work for the Condor Water & Power Company, Tolo, Ore., and he resigned this position to attend the Zanerian.

He recently accepted a temporary position in the Spencerian Commercial School, Cleveland, Ohio, after which he expects to complete his penmanship work in the Zanerian.

Mr. Berkman is a clean, clear-cut young man, mentally, physically and morally, belonging in the Doner & Mills class. He writes an exceptionally good hand knows how to teach penmanship in a thoroughly up-to-date manner. And he seems to be as proficient in the commercial branches as in penmanship, which makes him a valuable as well as promising young man in our profession. It therefore gives us pleasure to introduce him to our many readers.

His motto is "The best possible"—and that's good enough for anyone.

We have here another specimen of Mr. P. W. Costello's splendid work. The original of this specimen was 18 x 23 inches. It was executed almost entirely in color, and the original therefore presented a far more handsome appearance and effect than the greatly reduced reproduction herewith. Nothing suffers more in reproduction than a beautiful colored engrossment.

BOOK REVIEWS

"Thoughts for the Teacher" by B. F. Williams, published by The Capital City Commercial College, Des Moines, Iowa, price 25c, is the title of a very inspiring and instructive little booklet of 18 pages. It contains short, terse paragraphs bearing upon the important work of teaching.

The "Acme Instructor," adapted to all makes of typewriters with universal keyboards, published by George Oakley, Paterson, New Jersey, is the title of a 105 page book, which is well and artistically bound. The book is out of the ordinary and seems to contain a vast amount of valuable information. It is worth looking into.

"The Blue Book," as reviewed in the April number of THE BUSINESS EDUCATOR, by L. E. Stacy, Meadville, Pa., in its finished form is before us and it is one of the best examples of the bookmaking and bookbinding art put out in our profession. It is all and even more than is claimed for by its author, which cannot be said of much that is published in these days of strenuous advertising and shrewd bargaining. Mr. Stacy has demonstrated his ability to publish a first class article and we hereby extend congratulations. Only a few books are for sale at the price named $1.50.

"Gregg Speed Practice," 272 pages, bound in cloth, price $1.00, is a new dictation book issued by the Gregg Publishing Company, Chicago. The plan and scope of the book are unique. The first section is devoted to a series of letters which are designed to bring into use all the principles of Gregg Shorthand. This section is designed to "bridge the gap" between the study of the theory and the taking of actual dictation on miscellaneous matter.

The next section is devoted to a series of special phrase letters, written entirely in shorthand, which are designed to supply reading and writing practice, besides inculcating in an attractive manner correct habits of phrasing.

After finishing these two divisions of the book the student will have no difficulty with the remainder, which is devoted to miscellaneous dictation practice, carefully graded and edited, including such common lines of business as railroad, publishing, groceries, fire insurance, hardware, lumber, manufacturing, etc., besides a section on governmental correspondence. A special section of the book is devoted to legal forms and phraseology. The concluding section is written entirely in shorthand and contains a large amount of reading and writing practice.

Sample pages of Gregg Speed Practice will be sent to any teacher on application to the Gregg Publishing Company.

"Business Letter Writing and Follow-up Systems, by E. Warner," price $1.25, published by the Commercial Text-book Co., Toronto, Ont., is the title of an up-to-date book on the subject named in the title. The details of the form and construction of the letter are admirably set out in detail so that it would seem no one could avoid writing a good letter after having studied it. Instructions are given about Copying Letters, Methods of Filing Letters, Follow-up Systems, etc., etc. The book is used very extensively throughout the Canadian Provinces, which indicates its popularity as well as its practicability.

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of an artistic nature that may be wanted for your catalogue or advertising is in my line. I combine originality in conception and execution of the following subjects:

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NOTE. Get out your back numbers of this magazine and study the many examples of my work that have appeared during the last five years. The present cover and title heading are my designs.

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Business Educator
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Trifles Make Perfection, but Perfection is no Trifle

A pupil may acquire a thorough knowledge of bookkeeping, shorthand, and typewriting, and yet be unsuccessful in business life. Why? Because in his preparation the subjects of spelling, grammar, and correspondence have been considered unimportant and have been overlooked, or given insufficient attention. Most of the business of the present day is done by correspondence, and an important accomplishment is the ability to write a result-getting letter — one that is well constructed, and that contains no grammatical errors or misspelled words.

The successful teachers place before their pupils the standards of thoroughness and accuracy in every detail. Such standards will bring success to any school, because the graduates will be in demand, and will be awarded the responsible and remunerative positions.

The use of superior text-books is a most important factor in securing the best results. Our publications on spelling, correspondence, and English are generally conceded to be leaders in their respective branches. They have been introduced into most of the prominent commercial schools in the country. They are also used extensively in high schools and Catholic schools. Their popularity is largely due to the attractive manner in which the subjects are presented, and the omission of non-essentials.

Write at once for full information in regard to the above-mentioned publications, also our practical books on shorthand, typewriting, commercial law, arithmetic, bookkeeping, and the Business Practice. With the name of the school printed on the front cover, our Everybody's Dictionary (vest-pocket size) makes an attractive and lasting advertising medium.

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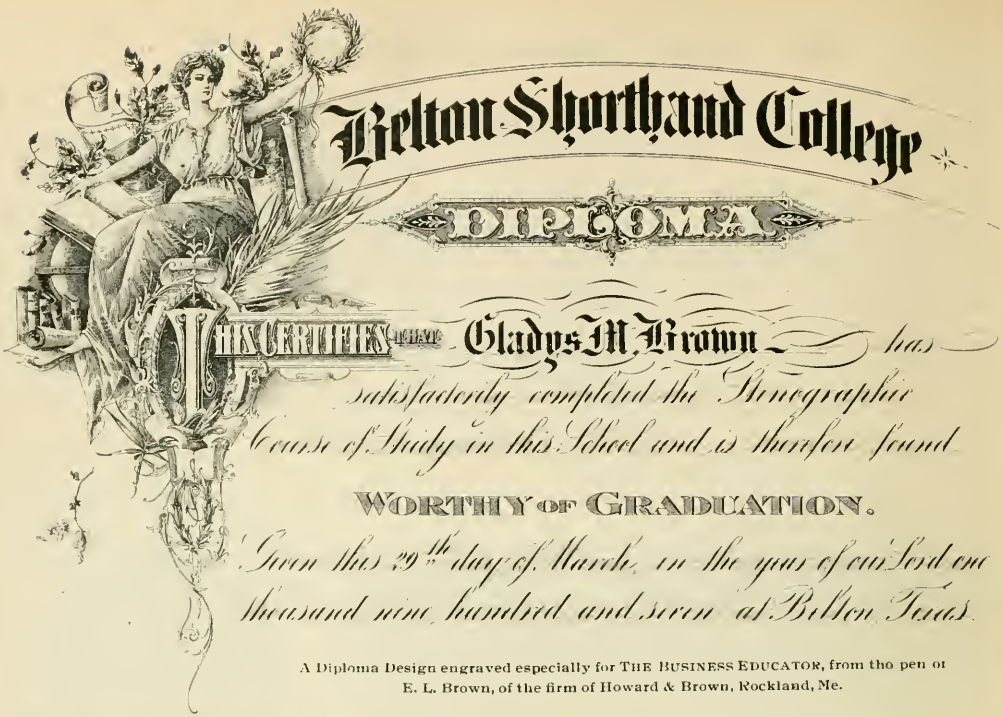
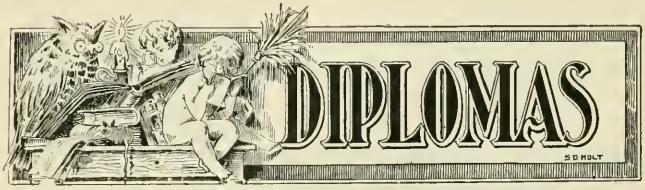


A Diploma Design engraved especially for THE BUSINESS EDUCATOR, from the pen of E. L. Brown, of the firm of Howard & Brown, Rockland, Me.



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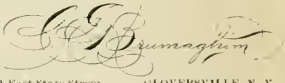
To prove to you that I can teach you successfully by mail, you may send me one-half down for a course in either business or ornamental penmanship, the rest to be paid at the end of the course *if you are satisfied*. Business Writing, 12 lessons, $3.00. Fancy Writing, including Card Writing, 12 lessons, $4.00. Work criticised in red ink. Let me hear from you.



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Remit cash with orders. We pay postage on paper that goes by mail and purchaser pays carriage charges on paper that goes by express or freight.

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This Medium Grade Practice Paper is a white wove paper, weighing 12 lb. to the ream. Sheets are 8x10½ inches, ruling faint and wide (½ inch) and on both sides. Narrow ruling (⅜ inch) can also be furnished if desired.

This is a good paper for general penmanship practice work, correspondence use, etc., and is really one of the best bargains in writing papers we have ever been able to offer. Many cheaper papers than this can be had, but it positively does not pay to use them. Cheap material has done much to discourage penmanship practice, while good material encourages. Wherever you buy your paper, don't buy the grades that are too cheap to be good.

1 Ream by Express	$1.70
½ " "	.95
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100 sheets by mail postpaid	.65

EXTRA FINE 14 LB. PAPER.

This paper weighs 14 pounds to the ream and is one of the finest white wove papers made. The ruling is faint and wide (½ inch) on both sides. Sheets are 8 x 10½ inches. Narrow ruling (⅜ inch) can also be furnished. Especially suited for ornamental penmanship, fine letter heads, etc.

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This paper weighs 12 pounds to the ream and is exactly the same in stock, size and finish as the 14 lb. mentioned above, but 2 lb. lighter. It can be furnished in faint, wide ruling (½ inch) or narrow ruling (⅜ inch). Especially suited for ornamental penmanship, letter heads, etc.

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This paper weighs 10 pounds to the ream, and is exactly the same in stock, size and finish as the 12 lb. mentioned above, but weighs 2 lb. less to the ream. It is suited for fine penmanship, correspondence, etc. No better white wove 10 lb. paper made. Wide or narrow ruling can be furnished, same as in the 12 lb.

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This is white wove wedding stock, weighing 17½ pounds to the ream of 960 sheets, and for fine penmanship use is as fine as a pen ever touched. It is especially suited to preparing script for photo engraving and for fine, ornamental writing, penmanship specimen work, etc. Sheets are 8 x 10½ inches, and ruling is faint and wide (⅜ inch) on both sides.

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½ " "	2.25
¼ " "	1.35
50 sheets by mail postpaid	.70

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Short Course Students Can Review English in Thirty Lessons by Following the Exercises

The entire text supplies a course that may be completed nicely in from six to eight months with one recitation period per day, and what commercial school can claim to teach English that devotes less than this amount of time to the subject?

¶ We are pretty free with sample copies just now, because this is a subject that every good teacher is interested in, and we want all good teachers to see this book, so now is the time to send for it. However, requests for sample copies must be based upon something more substantial than mere curiosity. Teachers of English who want the best text book with which to supply their classes will have prompt responses.

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perhaps a fellow business college teacher, should ask you if you were familiar with our Wholesale Accounting could you say you were? If you couldn't he might set you down as one not posted on the best bookkeeping works to be had and as one not alert to your own interest. Order a few sets and try it out on as many pupils. You will be glad you acted on the suggestion. You'll find, a faithful portrayal of the customs and conditions of a prominent business; incoming bills that tell an interesting story of how many businesses are conducted; bookkeeping of a substantial nature, the kind that makes your pupils thorough, practical and up-to-date; modern forms, modern devices and modern methods. You may measure it with anything you have seen or used and it will stand the comparison. Why not order those few sets now?

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is a good preparation for it but it will follow any work giving a suitable course.

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NEW COLLEGE BUILDING

THE LARGEST SCHOOL. THE BEST SYSTEM.

The new building recently erected by Rohrbough Bros., proprietors of the Omaha Commercial College, is undoubtedly the finest Business College building in America today. Nearly one entire floor of this building, 66 by 132 feet in extent, is given to teaching Bookkeeping by means of the Bliss System of Actual Business from the Start. Rohrbough Bros have the following to say in regard to the system:

OMAHA, NEB., Jan. 30, '07.

Prof. F. H. Bliss, Saginaw, Mich.

Dear Sir:—This, our second year's experience with your system of Bookkeeping and Actual Business, is proving most satisfactory to both our pupils and teachers. The longer we use it the better we like it. A class of over 250 pupils are working out the details of your system with unusual interest and satisfaction. Every student finds that your method leads him systematically into a thorough knowledge of the subject of accounts. We believe the system applicable to either large or small classes.

Yours very truly,

ROHRBOUGH BROS.

For Further Information Address, THE F. H. BLISS PUB. CO., Saginaw, Mich.

IS COMMERCIAL EDUCATION IN HIGH SCHOOLS AND BUSINESS COLLEGES A FAILURE?

In a letter to the Chicago Daily News, Alexander H. Revell, the well known Chicago merchant, said not long ago—

"Three times in the past month I have sent for advertised books on commercial correspondence to put into the hands of our correspondents. All three were dead-letter publications — merely the old, well-worn stock phrases: 'In compliance with your request contained in your letter—'; 'Thanking you for your order, and soliciting your further favors, we remain'; 'Your esteemed favor received, and we beg to advise', etc.

"What we need is men and women, young and old, who understand how to drop all these old, stereotyped forms, and get right down to business from the word go. If there is a business college that turns out such a product, I should like to know its name."

In my paper before the National Business Teacher's Association in December, 1905, I quoted interviews with the head correspondents of Montgomery, Ward & Company and Sears, Roebuck & Company (each handling daily from ten to thirty thousand letters, which must be answered within two hours after receipt) in substantially identical words: "We would much rather have a commonsense, intelligent boy or girl from the country, than any ordinary graduate of a business college. If a young man or woman wants to get a position with us with a view to becoming a correspondent at a good salary, the best thing he can do is to conceal the fact that he has attended a business college. We prefer high school graduates who have had no commercial training."

What is the Matter with the Business Colleges?

The business colleges undoubtedly teach shorthand well, bookkeeping fairly well, and typewriting fairly well. They wholly fail to teach Business English or Business Letter Writing worthy of the name.

The reason is clear. As Mr. Revell says elsewhere in his letter, the teachers in business colleges are not business men or women, and they must follow the worthless text-books that are placed in their hands.

Few teachers realize how utterly bad are the ordinary books on Business Correspondence and Business English from the point of view of the business man. Business has been making very rapid strides on the side of practical expression, and the text-books, even those with recent imprints, are entirely out of date. They are filled with business forms that would disgrace any high-class business house — forms that have been dead for years. They are a relic of the time when business letters were merely an exchange of formal memoranda, and no business was expected to result from them. Now a business letter must talk to the customer one thousand miles away in the same persuasive tones that a good salesman would use if he were present in the customer's office.

How You Can Get the Business Spirit in Your School?

Since it is quite impossible that commercial teachers should have actual business training in the best mercantile institutions of the country, the next best thing is to take a correspondence training course from the man who is recognized as "the most competent expert in this country" on the subject of business correspondence and business English.

Above all, it is exceedingly important that the teacher place in the hands of his pupils books written by a business authority as well as a recognized scholar, and books that are known to teach only the best style, and simple, natural, conversational English.

The ONLY Good Books on Business English and Letter Writing.

I am not making an empty boast in saying that my books on Business English and Letter Writing are the ONLY good books now offered to the public. It is a sad fact that this is true, for there ought to be many good books, out of which the teacher could choose that best adapted to his needs.

Of course I do not ask any one to take my word for it. I offer the testimony of some of the best known business houses and business men in the United States, and some of the most scholarly educators.

Complete Business English Series (4 vols.) $1.00.

The Sherwin Cody System for High Schools and Business Colleges, consists of two cloth bound books and two paper bound books, which are sold at retail for $1.00, discount to schools.

Business English Composition and Letter Writing.

The Good English Form Book in Business Letter Writing contains 100 model letters of all kinds, written in simple, clear, effective English, utterly free from the stereotyped forms and phrases which business men are trying so hard to avoid. The introductory matter and a vast number of notes on different letters give all the points of style and good usage which the student needs to master.

For classes in commercial correspondence who do not use the typewriter, the Good English Form Book is accompanied by loose fac-simile typewritten letters such as would be received in any business house. On these letters is a notation telling the student what the manager would have him say in his answer to the letter, and a continuance of the correspondence is outlined. Complete questions on the Form Book give a perfect drill on all that the student needs to know, and in a form that gives results in the shortest possible time.

For classes in typewriting, the facsimile letters are bound up with a rational and up-to-date typewriting instructor, and the Form Book furnishes an ideal dictation manual.

A Spelling Book That Really Teaches Spelling.

Sherwin Cody's Word-Study for Schools is a rational spelling book, classified in such a practical way as to direct the student at once to the vast number of special points on which he will have trouble. The practical effectiveness of the arrangement in this book can hardly be estimated.

Short Term Grammar Drill.

This is a paper-covered book of exercises that will give more real skill in writing and speaking correctly in a month than any other published book in a year. It covers the principles and theory of grammar fully though briefly, and then gives a concentrated drill on just those points the student will have to face in actual commercial work.

These books are just as good whether used separately or in a series.

MARSHALL FIELD & COMPANY
STATE, WASHINGTON, RANDOLPH, AND WABASH
CHICAGO

Mr. M. L. Heminway,
Sales Manager, Charles A. Eaton Co.,
Brockton, Mass. FEB. 4, 1907.

Dear Sir:

I am glad to endorse again Sherwin Cody's system of letter writing. You ask in what ways the course is beneficial. It is as if a father took his son aside and put him next to the game. Cody is a practical business man, and has dealt so long with practical men that his writings get right down to brass tacks. If you were going to start a new salesman in your business you could take him aside and tell him in an informal way lots of things you probably wouldn't write out. You tell him how to go easy with the old man there, and how to keep from stepping on the toes of this other man. You tell him some of the mistakes that have been made and what you learned by them. In short you give him *standpoint*. Now that is what Cody does more than any other writer I ever read — he gives you standpoint. Although I pass for a capable letter writer, I take my hat off to Cody. Yours truly,

WALDO P. WARREN,
Adv. Manager.

"We are pleased to endorse the Cody System. The points on how to give individuality and selling force to a letter will be equally sought by business houses and young men desirous of advancement in the business world. At least a dozen of our leading men have thanked different members of the house for the new ideas they received from that source."
B. H. Jefferson, Adv. Mgr. LYON & HEALY.

OUACHITA COLLEGE
ARKADELPHIA, ARK.

Mr. Cody,
Chicago DEC. 13, 1905.

My Dear Sir: We are using your system of correspondence in our school now, and I would not exchange it for all the other systems. It is the best on the market. I have taught my pupils more in two months with it than in an entire course with other systems. You ought to place it in every school in America. It is practical, to the point, simple, and easily grasped by the pupil. My pupils are all delighted with it.

You may use my name or the above letter in advertising if you so desire. If I have not used the right terms in speaking of your book, choose the right word and write anything you want me to say and it will be all right with me, for I cannot say too much about your course in Business Letter Writing.

Yours truly, A. C. Moss, Prin.

BELOIT, OHIO

School of English,
CHICAGO

Gentlemen:

I thank you for the Word-Study and the Letter Writer. Have delayed reply to your questions in order to put them to the actual test in class work. Was able to do this with a class which desired a review. After such test I believe that neither can be equaled.

Your Word-Study should be in the hands of every secondary school to remedy the uniformly poor spelling found therein. The "new education" has failed to provide sufficiently for spelling and I know of no method which will teach this important branch under the changed conditions and keep spelling from becoming a lost art as well as Sherwin Cody's Word-Study. As to the Letter Writer, I will say that it is the only work on the subject that I ever found which came up to my ideal. It teaches business letter writing in a practical, business-like way that certainly appeals to reason as the *only* method for practical business needs. Very truly yours,

(Signed) GEO. P. HOFFMAN,
Prin. Beloit High School.

Sherwin Cody, School of English, Security Building, Chicago

The Striking Success

of **The Phonographic Amanuensis** is due to the fact that it has made Pitman Phonography as easy of acquisition as the easiest of the "simple" systems. It fits students for the work of the business amanuensis in less time than any of the light-line, connective-vowel shorthands. And it does more—it does what they cannot do—it lays a solid foundation for the development of the future verbatim reporter.

An examination copy to any teacher of shorthand, postpaid, for forty-six cents.

The Phonographic Institute Company,
Cincinnati, Ohio.

BENN PITMAN, President.
JEROME B. HOWARD, Manager.

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A. C. Van Sant, 717 N. Y. Life, Omaha, Neb.

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One of the neatest and brightest little works on Commercial Correspondence. Unlike anything else published. Write for sample pages. Single copy sent postpaid for 50 cents.

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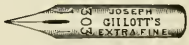
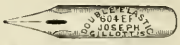


VICTORIA PEN, No. 303



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It enables the school to graduate better stenographers—and more of them.

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It is a remarkable success in the night school.

Students at the end of one season in the night school are able to do practical stenographic work. They are kept interested from the start, and do not discontinue the study.

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They tell their friends about it. Many people take up the study who could not be induced to attempt the mastery of one of the old-time methods.

It is based on principles that appeal to the rational mind.

Intending learners instantly recognize the advantages possessed by a system written with the uniform slant and movement to which they have been accustomed in ordinary writing, and free from shading and position writing.

It advertises itself.

The rapidity with which the Gregg system has spread, and is spreading throughout the English speaking world attracts the attention of the public wherever the system is introduced, and bringing a great many inquiries to the school.

It is the most popular system in America to-day.

Gregg Shorthand is now used in more business schools than any other three shorthand text-books, and every week adds to its popularity. By the force of its intrinsic merits it has gained this remarkable status in ten years.

It enables the teacher to handle a larger number of students.

The arrangements of the text-book and test-exercises keeps the students busy in the primary department without the continuous attention of the teacher, and the ease with which students take up new matter in dictation renders it possible to combine classes in the advanced department.

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They are compiled by a practical teacher, familiar with the needs of the modern business school.

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"The old order changeth, yielding place to new."
TENNYSON: The Passing of Arthur.

The Gregg Publishing Company

CHICAGO

1837 PITMAN'S SHORTHAND 1907

¶ A general impression has been gaining ground among the uninitiated, probably started and fostered by the advocates of the so-called "Easy" or "Light-line" systems that the Isaac Pitman system, while possessing undeniably good qualities, is rather antiquated and not quite up-to-date.

¶ The sweeping victory of the ISAAC PITMAN shorthand at the First and Second International Speed Contest (Baltimore 1906 and Boston 1907), has amply refuted this charge.

¶ The Isaac Pitman system is the result of over seventy years continuous progress and improvement. First in 1837, it is the *leading* system today.

¶ The ISAAC PITMAN system represents the experience of *millions of practitioners.* Over two million copies have been issued of *one* of the instruction books.

Send for copy of "Some Points" and Pitman's Journal for April containing a full report of the International Speed Contest, Boston, March 30, 1907.

THE FASTEST FINGERS IN THE WORLD

From the World's Champion Typist

I am pleased to state that I consider "A Practical Course in Touch Typewriting," the only textbook from which I studied, the best typewriter instruction book that I have seen. The exercises are excellent and have helped me wonderfully in working up speed. The whole course is very interesting from the beginning, and it cannot but produce the best results in the shortest time. I attribute my success in typewriting in a large measure to the assistance given me by Mr. Smith, the author of the book, and I am sure anyone who uses it will be more than pleased with the results.—*Rose L. Fritz.*

HAND OF MISS ROSE L. FRITZ

Some Brilliant Records Made by Miss Rose L. Fritz

Chicago, March, 1906.
BLINDFOLD CHAMPIONSHIP: 4007 Words in One Hour.
LADIES' CHAMPIONSHIP: 4161 Words in One Hour.
AMERICAN CHAMPIONSHIP: 2289 Words in 30 Minutes.
Toronto, April, 1906.
ST. GEORGE'S HALL: 2952 Words in 30 Minutes.
Madison Square Garden, Nov., 1906.
AMERICAN CHAMPIONSHIP: 4905 Words in One Hour.
WORLD'S CHAMPIONSHIP: 2322 Words in 30 Minutes.
Toronto, December, 1906.
ASSOCIATION HALL: 2129 Words in 20 Minutes.
Chicago, March 21, 1907.
AMERICAN CHAMPIONSHIP: 2145 Words in 30 Minutes.

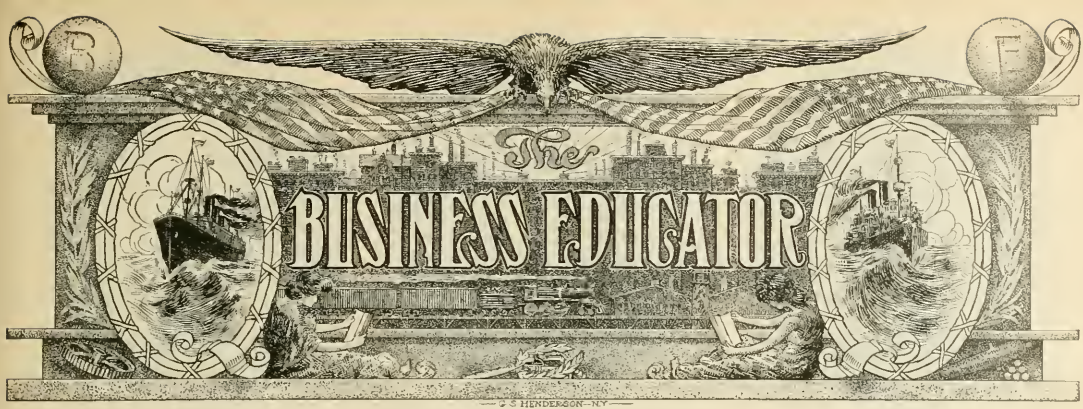
FOURTH EDITION REVISED AND ENLARGED

A PRACTICAL COURSE IN TOUCH TYPEWRITING

By CHAS. E. SMITH. PRICE, 50 CENTS; CLOTH, 75 CENTS

Isaac Pitman & Sons, Publishers, 31 Union Square, New York

Publishers of { *Isaac Pitman's "Short Course in Shorthand", $1.25*
"Taquigrafia Espanola de Isaac Pitman", $1.25



VOLUME XII. COLUMBUS, O., JUNE, 1907. NUMBER X.

TWO EDITIONS

STUDENTS' PENMANSHIP Edition, Seventy-five cents a year. Devoted to the Teaching and Execution of Practical Writing, Fine Art Penmanship, Engrossing and Pen Art.

TEACHERS' PROFESSIONAL Edition, One Dollar a year. Devoted to the Above Branches and to Business Education—Eoglish, Mathematics, Bookkeeping, etc.,—Association Interests, and the Profession of Commercial Teaching.

THE BUSINESS EDUCATOR

Entered at Columbus, Ohio, Post Office as Second Class Matter.

Published Monthly (except July and August), by ZANER & BLOSER, 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, $1.00 a Year (Foreign Subscriptions 30 cents extra; Canadian Subscriptions, 20 cents extra Students' Penmanship Edition, 75 cents a Year (Foreign Subscriptions 20 cents extra; Canadian Subscriptions, 20 cents extra).

C. P. ZANER, - - - - - - Editor
E. W. BLOSER, - - - Business Manager

Two Editions. THE BUSINESS EDUCATOR is published in two editions: The Teachers' Professional Edition contains 48 or more pages, devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals, and proprietors. Price, $1.00 a year.

The Students' Penmanship Edition contains 36 pages and is the same as the Professional Edition, less the Departments of Commercial Teaching. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition. Price, 75 cents a year.

Change of Address. If you change your address, be sure to notify us promptly in advance, if possible, and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers.

Back numbers cannot, as a rule, be supplied.

Postmasters are not allowed to forward journals unless postage is sent to them for that purpose.

The Business Educator is devoted to the progressive and practical interests of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

Advertising Rates furnished upon application. THE BUSINESS EDUCATOR being the highest grade journal of its class is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High Schools, Colleges and Religious Schools, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to secure subscriptions.

Considering that THE BUSINESS EDUCATOR is high grade in every particular; that progressive, practical lessons in penmanship are a distinctive feature of the magazine; that departments of interest and helpfulness in subjects relating to Business Education are found only in THE BUSINESS EDUCATOR, you will readily see that it is not only *the best* but *the cheapest*, when quality, character and quantity are considered.

You Are the Judge.

Look this number of THE BUSINESS EDUCATOR over carefully, look any number over, both Students' and Teachers' Edition, and then compare critically in quality, quantity and contents with all other journals of a like nature and see if you will not conclude that one number of THE BUSINESS EDUCATOR equals or excels any two numbers of any others published.

THE BUSINESS EDUCATOR now has, we believe, the largest paid subscription list in the profession, among Students and Teachers.

Read the announcements in this number concerning the contents for the coming year and see if you do not think we have in store the finest material and best talent ever offered in our profession. And we have a name or two to announce in September worth looking forward to.

Plan to support us in proportion to our product.

Missouri-Kansas.

Business recently beckoned me westward through Missouri by day and a most beautiful trip it proved to be. In leaving St. Louis we passed through the late Exposition grounds and found only a few remaining reminders of that wonderful city of but three years ago.

Passing westward through the north-central part of the state, we discovered on the whole a fine country, fertile as the virgin prairie but not quite so monotonously flat; a country with finer fields than houses, but the latter will soon follow.

It was near the end of April and the farmers were "getting busy," as were the leaves on the trees and the wheat in the fields. The yellow greens everywhere except in the corn stubble or freshly ploughed field carpeted mother earth more exquisitely and restfully than the Turks the floor. The river willows were festooning the landscape with their emerald strands and the early wild flowers and apple blossoms perfumed the air and delighted the eye of the observant.

To be "from Missouri" is no longer a huge joke. Her people, as we saw them along the stations on a Saturday afternoon, seemed prosperous, progressive and typical of the peace-loving, hustling race which has so quickly peopled and popularized the great Middle West.

If you are out looking for *opportunity* Missouri is not a bad place to seek it.

Topeka, Kansas City, Troy, Concordia, Lincoln, Abiline, Salina, McPherson, and Hutchinson all came under my observation and impressed me most favorably. The "boom towns" of the eighties are now substantial, sightly realities.

The land of the Jackrabbit, Carrie Nation and the Populist is peopled with sociable, sober, sane, successful, aggressive souls. The Attorney General recently gave the surviving liquor interests a solar plexus blow by confiscating property used in the sale and manufacture of intoxicating beverages.

Business Education is receiving the right kind of attention in Kansas. Strickler in Topeka "gets there" without the usual amount of worry about competitors and imaginary troubles. Carney in Concordia. Andreason in Abiline, Roach in Salina, Fahnestock in McPherson, and Hansam of the Salt City Bus. Coll. in Hutchinson proved to be pleasant people to meet in person. If your Keystone-Buckeye editor of THE BUSINESS EDUCATOR made as good impression upon them as then did upon him, then all will be well.

Kansas is prosperous and it would seem that scientific farming has about done away with any great damage by droughts. Kansans are as free as they are reputed to be, and less bewhiskered than usually cartooned.

FRED S. HEATH,
Concord, N. H.

C. E. DONER, Supervisor of Writing,
Beverly, Mass.

C. S. ROGERS, Penman,
San Francisco, California Business College

Our Penmanship Program for 1907-1908.

Each year we endeavor to ontdo our former efforts, and although we do not always succeed, yet, taken as a whole, coveriug a number of years, we have made progress in the matter of presenting lessons in penmanship. And this year no backward step will be taken, as you will recognize when you have learned the names of our contributors or seen the work during the year.

Quite a number of our old supporters and trne friends have asked us to secure again the services of one of America's most skillful penmen, successful teachers and true gentlemen, MR. C. E. DONER, Beverly, Mass., and we have done so. He will therefore present the best series of lessons he has ever contributed, and those who are acquainted with his work knows what that will mean.

The Rogers and Weaver practical, progressive series will continue until December. We are hearing from many who are following this series, and they are progressing.

In the ornate line we have secured the services of one whose name is familiar to the penmanship profession and whose reputation as a teacher and skillful penman is not going to suffer by the lessons he is now preparing for our readers. We feel safe in promising something specially helpful to all aspiring penmen, as the aim will be to *show* and *tell* how to acquire and execute an artistic or professional hand. MR. F. S. HEATH, Concord, N. H., is the man.

F. B. COURTNEY and S. M. BLUE will vie with each other to present the most skillful, breezy, model-like penmanship possible.

The "*Blackboard Lessons in Business Writing*" contains the names of many very fine penmen and teachers from whom you will hear from month to month for at least a year. This has proved to be the most interesting and timely feature of penmanship journalism.

MR. A. M. GROVE, Youngstown, O., a young man just entering the profession will conduct a series of lessons in Roundhand or Engrossing Script. He can execute an ornate style "to a turn," too, but of that we will acquaint you at another time.

Our "Student's Work and Page" continues to enthuse and inspire, and it will therefore be continued.

MR. E. L. BROWN, Rockland, Me., will continue to dig up from his seemingly inexhaustible depths ideas and examples in the Engrossers' Art.

MR. W. E. DENNIS, Brooklyn, N. Y., will flourish an harmonious tune with his graceful quill from time to time.

MR. P. W. COSTELLO, Scranton, Pa., the politician pen prodigy, will contribute liberally of his knowledge and skill in the "art preservative."

MR. C. W. NORDER, Chicago, Ill., with whose technic in lettering you are becoming acquainted, has quite a line of valuable things laid aside for our readers.

Then, too, many, many more good things from equally good people will appear from month to month. The Editor will doubtless continue to cut an occasional caper if for no other purpose than to spur others on to show him a trick or two just as though he were from proverbial Missouri.

All in all we expect to have the best penmanistic time the coming year of our lives. We hope you will all remain to see the continuous performance from month to month and bring many of your friends with you.

Here's our best!

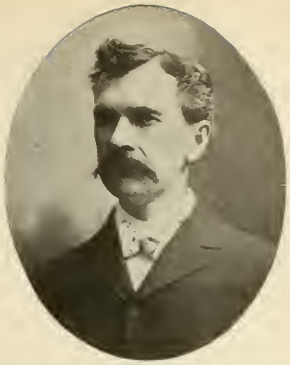
F. B. COURTNEY,
Milwaukee.

S. M. BLUE,
Worcestor, Mass.

A. M. GROVE,
Youngstown, O.

P. W. COSTELLO,
Scranton.

E. L. BROWN,
Rockland.



W. E. DENNIS,
Brooklyn.

THE ENGROSSING TRIO.

The B. E. Department Features for 1907 - 1908.

English.

Mr. Frank M. Erskine, Principal of the Commercial Department of the Grand Prairie Seminary, Onarga, Ill., will edit the Department of English. He will aim to present something of practical value to the teacher of English and correspondence in the business school; something that may supplement the regular work in the classroom. He will keep constantly in view the requirements of careful business men and provide something that may help the teacher who is training students for actual stenographic work.

He will welcome suggestions and criticisms, and the department will be open for the discussion of pertinent questions. He desires from teachers some questions about difficult phases of this work, some methods used to overcome difficulties, some statements concerning the demands they find the employers making? He is more than willing to give credit for anything that may be used. So speak up and, since he is willing, let us have a genuine "round-table" the year through.

Typewriting.

Mr. A. C. Van Sant, Omaha, with whose work you are doubtless familiar, and although an unusually busy man, will continue to contribute timely material on typewriting matters. His contribution in this number is, we think, not only "timely" but truly sensible. We hope his suggestions may find expression in future public contests.

School Advertising.

Mr. M. W. Cassmore, Seattle Commercial School, will enliven a page in each number the coming year upon the topic of "School Advertising." And we can assure you there will be some splendid thoughts and practical ideas presented. Cassmore is a growing man and his topic is not threadbare, therefore be on the lookout for something worth while and worth using in your own advertising literature.

Practical Finance.

Few men in our profession have climbed so high and so quickly the ladder of success in commercial education as R. J. Bennett, C. A., C. P. A., Principal of the great Detroit, Mich., Business University. A Canadian by birth, he has by unremitting toil laid an unusually broad and solid foundation as a commercial teacher, and by examination, duly authorized, has proved his title to the degrees of Chartered Accountant and Certified Public Accountant.

This year he will interest our readers in the timely topic of *Finance*. Some of the topics to be covered are as follows:

Financial terms, literature and general outlines.

Money, credit and exchange.

Capital—kinds, meaning of, and functions.

Investments, speculation and enterprises.

Stock exchanges, clearing houses, etc., and their functions.

Combinations of capital—corporations, trusts, syndicates, pools.

Financing business enterprises, underwriting syndicates, promoters, etc.

Stock, bonds, notes—kinds and their use.

Stock watering, bonuses, examples of high finances, bubbles, panics.

Revenue and expenditure of states and municipalities.

Fiscal condition of the United States and other leading countries.

Means of liquidating debts—public and private.

R. M. BROWNING, C. P. A.,
Baltimore, Md.

R. J. BENNETT, C. A., C. P. A. Prin.,
Detroit, Mich.,
Business University.

F. M. ERSKINE, Prin. Coml. Dept.,
Grand Prairie Seminary, Onarga, Ill.

CHARLES T. CRAGIN,
Thompson's Business School,
Holyoke, Mass.

A. C. VAN SANT,
Van Sant School of Shorthand,
Omaha, Nebr.

M. W. CASSMORE,
Seattle, Wn.,
Commercial, School.

Corporation, organization and management.
Profits, losses, assets, liabilities.
Interpreting financial statements.

Although much of this will be technical, yet Mr. Bennett will succeed in making it very interesting.

Before being called to the principalship of the D. B. U., one of the great schools of America, he spent three years as teacher in Peirce College, Philadelphia. No school man, be he teacher, principal, or proprietor can afford to miss the discussion of any one of these modern topics as presented by Mr. Bennett.

Accounting.

Mr. R. M. Browning, C. P. A., Baltimore, Md., will contribute some very timely and practical material upon the subject of Accounting, beginning with September. These lesson-articles will doubtless find favor among wide-awake commercial teachers who are on the lookout for something at one and the same time practical and broadening.

Although Mr. Browning's reputation had, until he began to contribute to the BUSINESS EDUCATOR a year ago, been kept pretty well concealed beneath the proverbial bushel, he has, through these columns become quite widely recognized as a man of ability —a growing product.

Commercial Law.

Mr. Wm. C. Sprague of the Sprague Correspondence School of Law, Detroit, Mich., everywhere acknowledged as an authority upon this topic, will continue to contribute to this department.

The Association Page.

As during the past year, a page or more will be devoted to association interests in each issue the coming year. Something will be presented each month of interest to all who are interested in co-operation and association as typified by our organizations.

Historical.

Frank Vaughan's "Story of Business Education in America" which has aroused such unusual interest, will continue for some time. You need to follow it from month to month for, as a human document, it is quite a live history

To Students.

No department, we predict, will be of more interest to young and old the coming year than the page to be contributed by Mr. Chas. T. Cragin, Thompson's Business School, Holyoke, Mass. Mr. Cragin's first contributions will appear under the suggestive title of "The Call of the City," and from the correspondence we have had with the author we anticipate something unusual, interesting, and stimulating.

Other Regular Features.

Such as catalog and circular mention, news notes and notices' school and professional, biography, reports of conventions, etc., will continue to interest, instruct, and please.

Penmanship Thought.

We have on hand and promised some excellent material for penmen and teachers from such able, practical, thought provoking men as D. W. Hoff, Supervisor of Penmanship, Lawrence, Mass., L. H. Hausam, Author of the "New Education in Penmanship, Hutchinson, Kans., J. H. Bachtenkircher, Supervisor of Writing, Evansville, Ind., and C. E. Doner, Supervisor of Penmanship, Beverly, Mass.

FRANK VAUGHAN,
Union Teachers' Bureau,
New York City.

L. H. HAUSAN,
Salt City Business College,
Hutchinson, Kans.

WM. C. SPRAGUE,
Sprague Correspondence School of Law.
Detroit.

Practical Lessons in Practical Writing

DUFF'S COLLEGE. E. W. STEIN. PITTSBURGH, PA.

Specimens Criticised by Mr. Stein.

Mail so as to arrive in Pittsburgh by the twentieth of each month.

Concluding Lesson.

There is but little instruction needed for this lesson ; in fact you will find the necessary instruction in the matter itself, so do not neglect to follow it.

The work you do on these copies will determine how hard you have worked and how diligently you have followed my instruction in the previous talks we have had.

After you have prepared your practice work on this lesson as given here. I want you to write a few business papers; *i, e*, a note, draft, etc. Then as your final specimen and the one from which your grade for a certificate will be taken, write me a short letter of your own composition and arrangement. It is unnecessary for me to tell you to put forth your best efforts on this letter. As soon as you are satisfied that you have done the best you can do, mail the letter to me.

This period of ten months has been a most pleasant one and it is with a feeling of genuine regret that I approach the end of this course of lessons. To meet the thoughts and efforts of young men and young women who are active and alert, thoroughly in earnest and who have the courage and character necessary to cope with, and master difficulties is more than a pleasure. It is strength and satisfaction. So as I thank each of you who has so earnestly contributed to the success of this enterprise, remember that my thoughts for you do not end there, but contain an appeal to you and urge you to continue the manful efforts that have been put forth until without a backward step you have climbed the ladder of progress and planted your battle flags on the ramparts of success.

Quick work is not always the best. Q

Rest your arm on the table. Rosenbaum

Success is the result of applied energy.

Try to improve every line. Farentum

Use your brain as well as muscle. Unu

Value time it is worth money to you. V

Work and time are the strong factors W

Xerxes was a great general. Xylography

You must not get discouraged. Yankee

Zanerian, "crescite et multiplicamini"

A specimen of my plain writing. Unum

Union Trust Company, Fourth Avenue

Bind together your spare hours by the cord of some definite purpose and you know not how much you may accomplish. Move onward and upward.

I thank every one who has shown interest in this work and I trust you will continue your practice until you acquire a good handwriting

Yours truly,

D. W. Stein

R. P. K., Ohio. The last turn of *n* and *m* is too angular. Do not loop *t's* and *d's* at the top and use less slant in *P* and *R*. Your page work is very good. Continue to practice some of this kind of writing each day. Work hard; now is the time that counts for results.

G. A. S., Ont. Notice that at the base line nearly all turns are half turns. If you hesitate at that point you will get angles instead of the proper half turn. Speed up a little more and have a certain degree of confidence in yourself. The movement work is accurate but has been executed entirely too slowly.

G. E. W., Ill. The small letters are not plain enough, try to imitate the copy and write as nearly as you can the same size as the printed work. I would suggest that you practice less and study forms more.

R. A. B., Ill. More compound curve in the down stroke of *L*. Try to get smoother lines in small letters and keep right on.

E. B. C., Kans. The small letters are very good. Review *J* and have the two parts more nearly the same size. Small *g* and *h* should be improved.

I. G. M., Pa. Your forms are improving but quality of line still remains weak. Work out all the weak nervous places by having more confidence in yourself and by increasing the speed.

M. S., Minn. How much practicing do you do on one of these lessons? You do not get the proper application of movement to your letters. You have it all right on exercises but as soon as you begin with forms you begin to draw. Overcome this by practicing 8 or 10 pages on each plate.

Z. C., Minn. Improvement is coming very nicely now. Keep up your practice and do some page writing each day, paying particular attention to the general appearance of the page as well as the little points in letters and words.

H. D. M., Ill. The first part of *r* at the top should be rounding and the last part should be a decided dot. Try to get rid of all the angles at the base line where there should be turns. This will help to give your writing a smooth appearance.

L. C., Ill. Practice the hook finish on *T* and *F* until you can make it well. Do not disconnect words by raising your pen before *c* and *a*. You are doing well. Go right on and put forth your best efforts.

S. G., Ill. Do not make the down strokes of *t*, *l*, *f*, etc. any heavier than the up strokes. Avoid the loop at the bottom of *s*, raise your pen if necessary. Be just as careful with your forms as you can. Legibility is the first law of writing.

P. H., Mo. Your lines are strong and smooth, but your forms need some careful attention. The down stroke in *l* should be nearly straight. The last part of *k* should be corrected and small *c* should be made plainer. See how well you can do next month.

Pittston High School. The work for this month is the best sent yet. There is still strong evidence of slowness in many of the papers. Do not allow any finger movement at all in making capitals. Speed exercises with a short, easy word like "*mine*" will be beneficial in small letters. Have the students send me a sheet of page writing as it is on this kind of work that I grade them for certificates.

C. B. F., Nebr. You are doing very good work. Follow the copies closely and go right on with your practice. Aim to secure smooth strong lines.

H. A. Smith, Ohio. Write the small letters as nearly as you can, the size of copy. You are doing good work and by the proper kind of practice will be able to write quite well.

G. H. F., N. Y. You do not strike out boldly enough. In order to write strongly and forcefully you must get away from that drawing method. A little more slant will help some.

A. H. B., Okla. The loop letters have given you some trouble. Put more light in them and try to make straight down strokes. The finishing part of *b* should be improved. The greater part of your work is very good.

F. I. G., Mich. Use more curve in the first stroke of *P*. This applies to *R* and *B* also. Do more word practice, as that will give you a great deal of general improvement.

C. G. C., Iowa. Good work. The three lines in *J* should cross on the base line. In next month's practice try to avoid having your pen catch the lint on the paper—thus making a heavy stroke.

W. J. E., N. J. Your work is excellent. I have nothing special to suggest except that you do some practicing a little larger than your regular style. It will give you caliber of movement.

O. G., N. Y. Write smaller and keep all small letters on the line. It would be well for you to review all the small letters and in doing it improve the size. Prevent your pen from catching lint on the paper and making a heavy blotted line.

M. O., Ind. Always make the little loop of *R* and *B* around the stem part of the letter. Send more word and sentence work the next time.

G. M. C., Mass. Very good work. Keep right on with your practice. You could secure better results on better paper.

R. S. M., Mo. Your movement is very good, some of the forms need correcting. This can be done by careful study and critical criticism of your own work after you have executed it.

Shenandoah High School. There is considerable improvement in this work over last months. The most noticeable feature is the stronger lines. A great many of the forms have imperfections that detract from the general appearance of the work as a whole. Small *a* and *o* should be worked over again, being careful to have plenty of curve in the down stroke and always avoid the loop at the top of either letter. Observe that the last down stroke of *k* and *h* is on the same slant as the down stroke of the loop. The slant of *A*, *C*'s work is about correct, many have too much slant. Try to avoid all the heavy down strokes in both capitals and small letters. Plenty of drill on page writing will be an excellent thing. Do not allow the keen interest already manifested to lag and everybody will succeed nicely.

J. H., N. Y. Your movement is yet defective. It will be better for you to continue on exercises until you have control of your arm, then go back to the letters and words.

W. A. D. C., Mass. You are doing some very good work, especially on capitals. The small letters are a little wild yet and need taming down. The page work is good.

J. H. S., Oregon. The finishing loop of *f* and *q* should be improved. Go ahead with your practice and finish the other lessons, being careful to make a proper amount of improvement in each one.

E. H. M., N. Y. Try to write a word without raising your pen. Spend the greater part of next month's practice in trying to get smooth lines in both capitals and small letters.

M. W., Ont. Too many angles in your writing. Speed up a little more and you will be able to secure smoother, stronger lines.

M. A. C., Ont. A good drill on movement exercises will help to give you confidence. At present your work is very timid and seems to border on the drawing method.

J. A. D., Ont. Study the forms given in the copies and then do some good hard work in order to get control of your arm. You have made a good start but are working on material that is too difficult for you. Master a few of the foundation steps and then proceed.

L. M. N., Ont. Strike out forcefully on your work and get away from shaky nervous lines. Your forms are not bad and by injecting some vim and vigor into them you can soon write well.

S. B. H., Ont. Watch pen raisings and do not disconnect words by raising your pen. Put more freedom into your writing and keep right at it.

S. Mc. D., Ont. You have a very good idea of form but you secure a poor quality of line. Work out all nervous places by increasing speed.

G. W. G., Pa. It requires a little higher grade of excellence for a certificate than your last work so keep at it. Less slant and more uniformity. Keep all letters plain and try to strengthen the weak places next month. All loop letters are poor, review them. Try to secure a good quality of line.

O. P. M., Kans. Study the form of *p*. Avoid the loop at the top and keep your pen on the paper until you stop at the bottom. Use a finer pen and try to avoid all the blurs that occur in your work now. Do not loop *t* at the top. After making the last loop in *q* and *f* come back to where the down stroke crosses base line but never cross the down stroke nor make a loop at this point. The finishing stroke of *U* should cure decidedly to the right at top and should not be as high as first part of letter. You are doing splendid work. Improve it next month.

F. S. M., Ont. Your pen is too coarse. In order to become a good business writer, you should follow some particular course of work. You should start at the beginning with movement exercises and in a systematic manner, practice through the entire course, being careful to master each step as you go along. You have failed to grasp the proper idea of muscular movement. Secure a Sept., 1906 number of THE BUSINESS EDUCATOR, and study the first lesson of my course.

A. H. G., Mass. Capital *P* and *R* slant to much. Try to write small letters the same size as copies. Notice how small *s* is finished. You can do better work by using heavier ink.

A. A. A., Mass. The *P B* and *R* group of capitals is a difficult one and should engage your careful attention. Your small letters are good, much better than your capitals.

W. F. B., Pa. Very good work, especially your page writing. Keep right on in the same strain.

I. H. G., Ohio. Fine work. Do not fail to finish course and write specimens for a certificate as per instruction. You do not need any criticism.

D. L., N. Y. Do not crowd your writing so much. A good drill on writing words with a wide space between the letters would be very valuable. Close *a* and *o* at top. Capitals *H* and *K* need more practice.

M. N. S., Pa. You have good strong work, but some of the capitals are defective in form; try to improve at this point.

C. A. R., Mass. You are starting rather late on the certificate contest. The first thing you need to do is to systematize your practice, second, careful practice; third, thoughtful practice, and keep this up until you get good control of your arm and have an idea of correct forms.

C. V. D. B., Mich. Very meritorious work. Be sure to send some page writing next time. Your review work is exceptionally good.

E. L. P., N. C. Your work is very fine and if you have attained a degree of proficiency like that simply by practice from copies without personal direction you are deserving of a generous amount of praise. You have the stamp of a genuine professional.

C. E. H., Mass. Use more compound curve in the down stroke of *S*. Have you ever had a Certificate? Review *T* and *F*. The small letters are good.

P. M., N. Y. I do not like your ink. Use a good fluid, you can get much better results. Make the crossings of *t*'s straight as well as the down strokes of *y* and *g*. Use the same style of *R* as you do of *P* and *B*.

J. Mc P., Mo. Use less slant and study the forms of all the letters closely. Your writing is not legible enough, for practical purposes. Better get control of your arm by practicing some good movement drills.

W. S., Vt. Make the top of *t* an exact retrace and try to avoid the loop at that point. Use more compound curve in the top of *T* and *F*. Uniformity of size in small letters should engage your attention for a while. Review small *r* and be sure to get that little projection on the top of it. You will observe that two points of *D* touch the base line.

L. F. B., Ill. Follow forms given in copies as closely as you can, especially in your practice work. Avoid all unnecessary strokes. Use better ink and settle down to some substantial, carefully arranged practice and you can do good work.

F. W. E., Very fine work. If you work hard enough you should merit a Professional Certificate by the time you have finished the course.

W. A. R., Oregon. Your movement is not quite under control yet, and you should practice particularly for improvement in that line. Study forms closely in order that you may know better what to strive for.

C. R. R., Minn. Try to have clean-cut strong lines in all your work and avoid those little heavy places that detract from the general appearance of your writing. Better spend most of your time on sentence and page work.

A. J. P., Pa. With but few exceptions your work is good. Keep your pen on the paper until you stop in making the down stroke of *g* and *y*. Be careful with pen raisings and do not disconnect words at those points.

A. J. C., Minn. Strike out boldly in making capital letters, thereby getting more force and strength in your work. Some page writing will be beneficial just now. Try it, and send me your efforts.

L. E. M., Mass. Your movement exercises are very fine, but your sentence writing falls below the standard you set at beginning. If you would continue right on through the course and master each point you would be a fine penman.

T. E. C., Minn. Some of your work is very good. You have an excellent quality of line but a great many of your forms are defective. Study the forms and without impairing the general strength of your lines, correct them.

C. W. A. A., N. Dak. Make figures smaller. All letters having loops below the line have given you considerable trouble, review them. Use more speed on movement work. By using a finer pen you can secure better results.

D. M., Kans. You have done very well. Try to have your small letters more accurate. Put more curve in first stroke of *P*, *R* and *B*. Write a page of prose, such as you sent me, every day until you can write it with good general appearance.

M. F., R. I. This is the best work you have sent. Spend some time on getting more freedom in capital letters. They look slow.

J. N., Mich. Practice words by using a wide space between letters. Increase your speed until lines are smooth and strong.

W. S. S., Ind. Use better paper, and practice carefully in order that your work will be about correct in form and strong in appearance. Less slant will help some.

E. D. B., Oregon. Avoid the hook at first part of *P R* and *B*. Keep right on with your work, you are making splendid improvement.

A. J. D., Iowa. Put on a little more steam and try for smoother lines. Your forms are good and you have the foundation for a fine handwriting.

J. W. C., Ohio. Try to secure accuracy in small letters and keep them down on the base line. Practice systematically and you will get along nicely.

H. A. L., N. Y. For general improvement I would suggest that you write a little more compactly and with less slant. The slant of the capitals is all right, the small letters need the attention.

F. L. F., Mass. Be careful to get small loop in middle of *K*. Your work is coming along nicely and by sticking to it you will be able to write well.

I. E. S., Mass. Make the three strokes of *J* cross on the base line. You do not seem to have very good control of your arm on the large letters. Some good movement work will aid you.

J. E., Mass. Very fine work, especially small letters. Bring capitals up to the same standard and you will have a real professional hand.

E. J., Minn. Review *H* and *K*, they are difficult letters and need careful practice. Make retraces at top of *p* and *t* and do not slant loop letters so much.

E. L. K., Wis. In making stems of *H* and *K*, it will be better to keep your pen on the paper until you stop. I did not receive your page writing. Do not neglect this important part of the work.

R. S., Wis. You are making nice progress. Go right ahead and be as careful with small letters as you can. Use more curve in the up strokes of *P R* and *B*.

J. P. D., Conn. The lines in your writing are strong and forceful but your forms lack the accuracy necessary to make them plain. I would advise you to study the forms closely and then do some careful reviewing.

A. Swope, Ill. The top loop of *L* is much to large. You had better review figures. Finish *s* with a small dot and do not make last down strokes of *g* and *y* so heavy.

C. P. F., Minn. I am very glad to have your efforts. You write very well and by continuing to do your best in everything you write, you will soon reach a point of perfection where you can write well with out any effort.

V. S., R. I. The pressure on down strokes should not be so heavy. Make all lines of *J* cross on base line. More care is needed in studying forms of letters especially *H* and *K*

W. B., Iowa, I would suggest that you use Arnolds Writing Fluid. The Japan ink is all right for ornamental writing but the fluid will give you better results on business writing. Increase size of small letters to the size of copy. You are doing nice work

I. F., Ill. By giving some of the little points careful attention and using a good fluid ink you will be able to secure excellent results. Make all small letters a little larger. Put more hook at top of *c*. Be careful with crossing of *t* and try to secure good clean cut line all through your work. You did not send the page f asked for.

E. D., Ill. You can do better by making your small letters larger. Keep *L* down on base line. Send more of your work next month.

A. S., Ill. The top of *t* should be retraced down to the height of *i*. Make dot at top of *r* more emphatic. Study form of *L* and *S*, you do not have them correct

Progressive Lessons in Business Writing

A. S. Rogers — San Francisco, California, Business College — A. S. Weaver

Send Specimens for Criticism to "Criticism Editor," Care The Business Educator, Columbus, O.

PLATE 29. Note how *S* begins and where it finishes. Get lots of curve in both up and down strokes. Finish the letter with a dot. Don't make the letter too slanting.

The first part of *s* is the same as first part of *r*. Make a point at top of the letter, and make the right side very rounding. Make the finishing stroke similar to that of *p*. Don't get a loop at top or bottom of letter.

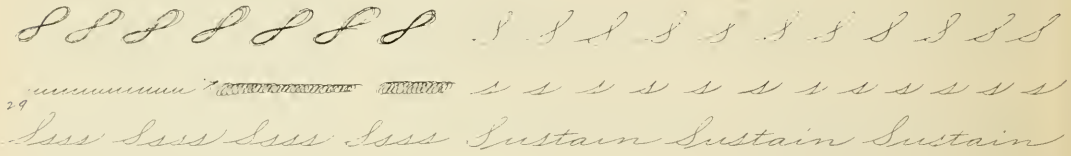


PLATE 30. The first part of *G* is exactly the same as that of *S*. Make second part sharp on top. Do not run it up quite as high as loop. The last stroke is parallel with the up stroke. Finish with a dot, in the same manner as *S*. The *i* is very simple. Notice the location of the dot.

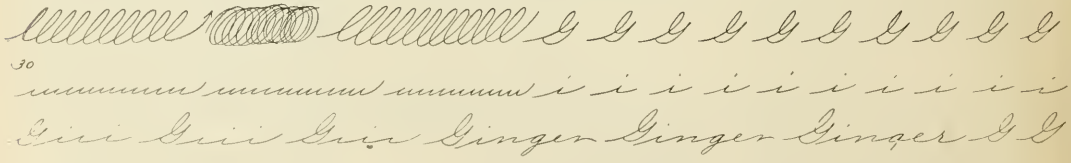


PLATE 31. Here is another plate of easy words. You should be able to write entirely through any of these words with a strong free motion, finishing with as much force as you began. Study forms carefully. Watch every detail. Compare each word with the copy, not only in general appearance, but in detail. Make your pages neat.

tinner tinner tinner tinner tinner tin

ransom ransom ransom ransom ransom

define define define define define define

PLATE 32. Figures must be legible. The identity of a letter can be determined by the letters with it. But each figure must stand alone, and must be so plain, that it cannot, under any circumstances, be mistaken for anything else.

Figure *1* is simply a short, sharp, clean-cut, straight line. See that it has no strings hanging to either the top or bottom of it. Make a page of "*ones*", making them the same size and the same distance apart as those in the copy. Practice on the one until you can make one hundred and twenty-five good figures in a minute.

The *four* needs careful attention. The last stroke rests on the line and begins just a little higher than the first stroke. The stroke to the right should be parallel with the base line. It is much better, however, to have it swing a little upward than downward. You should be able to make ninety or more good, plain, legible *four's* in a minute. In fact, you should be able to make, at least, ninety of any one of the figures in a minute, and you should practice until you can do that. Make all your figures about the same size as those in the copy.

Seven begins with a little tick, and the first stroke is a compound curve. The down stroke extends slightly below the base line. Do not, however, under any circumstances, allow it to extend far enough to interfere in any way with the writing on the line below.

PLATE 33. In making *5* be sure you get plenty of curve in the lower part of the figure, and that the short horizontal stroke touches the first part of the down stroke. Let the oval stroke of the *five* swing well to the left and up, but it must never connect with the down stroke.

Close *naught* at the top. Do not allow the ends of the figure to stick out. Make it small, but large enough so that the center does not fill with ink.

In making *9* be careful that you do not make a loop where the down stroke joins the oval. Bring the last part below the line, the same as in the 7. Be sure that the little oval at the top is closed, but do not allow it to fill with ink.

PLATE 34. Figure *2* begins with a tick or a check mark. The style given is simple and easily made. If you prefer, however, the last stroke may lie flat on the base line, instead of swinging upward.

Figure *3* begins the same as the *2*. Do not get the back of the figure too straight. Make a very small loop in the center of this figure and finish with a fairly long sweep, as in the *five*.

Get lots of crook in the down stroke of the *8*. Make the up stroke straight or curve it a little to the left. Be sure that the figure is closed at the top; also be sure that a little white paper can be seen in each of the two small ovals that compose the figure.

"What Others Have Done You Can Do Also."

STUDENTS' WORK AND PAGE

Dedicated to the best engravable specimens of exercises and business writing received from schools and students; improvement, timeliness and excellence considered.

Observation, Care and Application—The Essentials.

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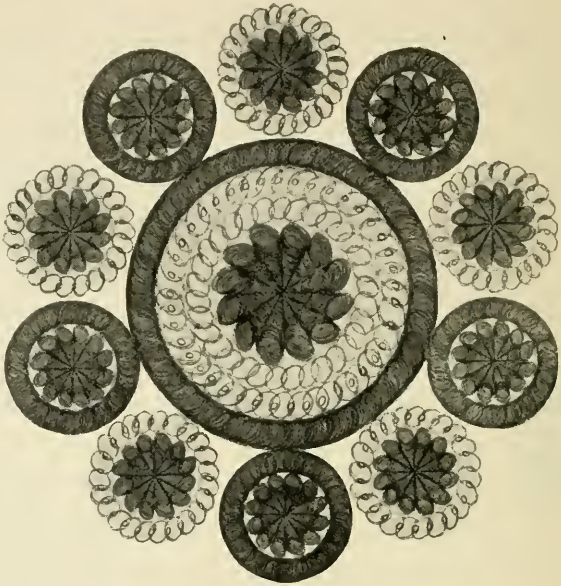
By Mary McGee, pupil Bliss Business College, Columbus, O.



Original movement design by Mattie Gutchess, pupil of the Cortland, N. Y., Business Institute, L. E. Edgecomb, Prin.

Opportunity today means, as it has always meant, the chance to do something timely, worth while and necessary.

By Margaret McKenzie, pupil, Union Coml. College, Charlottetown, P. E. Island,

By R. E. Phalon, pupil, St. John's University, Collegeville, Minn., Rev. Pius Meinz, Director Com'l Dept.

This is a specimen of my penmanship written today, April 12, 1907. A. D.

Supplementary Copies from A to Z in

Rapid Business-like Penmanship

BY

F. B. Courtney, Milwaukee, Wis.

Miner Miner Miner Miner Miner Miner
Miner Miner Miner Miner Miner Miner
Miner Miner Miner Miner Miner Miner

Nine Nine Nine Nine Nine Nine Nine
Nine Nine Nine Nine Nine Nine Nine
Nine Nine Nine Nine Nine Nine Nine

Opinion Opinion Opinion Opinion Opinion
Opinion Opinion Opinion Opinion Opinion
Opinion Opinion Opinion Opinion Opinion

Point Point Point Point Point Point Point
Point Point Point Point Point Point Point
Point Point Point Point Point Point Point

Quest Quest Quest Quest Quest Quest Q
Quest Quest Quest Quest Quest Quest Q
Quest Quest Quest Quest Quest Quest Q

Romer Romer Romer Romer Romer Romer R
Romer Romer Romer Romer Romer Romer R
Romer Romer Romer Romer Romer Romer R

Some Some Some Some Some Some Some
Some Some Some Some Some Some Some
Some Some Some Some Some Some Some

Tomorrow Tomorrow Tomorrow Tomorrow Tomorrow
Tomorrow Tomorrow Tomorrow Tomorrow Tomorrow
Tomorrow Tomorrow Tomorrow Tomorrow Tomorrow

EDITOR'S PAGE—PENMANSHIP EDITION

A Forum for the Expression of Convictions Relating to Methods of Teaching and the Art of Writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

Is Labor Injurious to Writing?

EDITOR OF THE BUSINESS EDUCATOR:

Is baseball playing or working in the field for a few months, injurious while taking a course in penmanship? Some claim the practice on the typewriter ruins the handwriting. Do you think so?

Any heavy or violent work such as you mentioned, does not have a tendency to favor the most and best possible progress in penmanship, although it does not prevent improvement.

In this as in nearly all other lines of human endeavor, there are two extremes; one is not to do enough of general work to maintain bodily health and vigor, and the other is to do so much that but little vitality is left for penmanship.

My observation has led me to believe that the moderate use of the typewriter or shorthand will in no wise affect the penmanship. Of course if one were to push work on typewriter to the exclusion of penmanship practice, and cause one to become nervous through depleted energy, one's penmanship would suffer, because one's health would suffer.

I have never allowed my penmanship to interfere with any ordinary common labor I found necessary or chose to do, either for the work or for pleasure and health, and I have found that such labor interfered but little with my writing. Avoid extremes; use common sense; health is worth more than anything else; enthusiastic work, whether light or heavy, is necessary for success and not necessarily injurious.

Public School Penmanship Problems.

FORM ONLY.

"What does it profit a man to gain the whole world and lose his own soul?"

What does it profit anyone to gain anything worth while and then to lose it?

What does it profit a child to learn form only to lose it? And yet this is exactly what occurs wherever the copybook method of teaching writing prevails.

The form acquired by the slow, cramped finger movement, whether vertical or slanting, is lost whenever the child begins to write freely as in the grammar grades. Why? Because the levers comprising the fingers are so short that when operating quickly they act along straight lines and produce angular, irregular, illegible writing.

Moreover, writing thus done soon becomes tiresome, and a thing to be dreaded. Hence the tendency of pupils in the grammar grades to lose interest in writing, and to cease to practice for improvement.

FORM AND FREEDOM.

But you will naturally say, we must have *form* in order to have legibility. Yes, form is essential, but it must be of such nature that can be retained in actual writing. Form is but half of writing, *freedom* or facility in execution is the other half.

The true way is to teach form with a free arm instead of with a cramped finger movement. Form can thus be taught and, when acquired, can be retained. Moreover, form by a free movement improves by use, but form by the finger movement retrogrades in actual service.

ACCURACY-GRACEFULNESS.

The copy-book ideal is accuracy. Facility in execution is sacrificed. A thing sacrificed is rarely ever resurrected or regained. Accuracy, while attainable in a slow and labored way, is not retainable in the act or art of expressing or recording thought, which, after all, is the true function of writing.

Grace is the new and true ideal. It means legible forms and easy execution. It is not only attainable but retainable, because nothing essential has been sacrificed in its acquirement. Graceful forms are the symbols of graceful movements, and grace in action is the foundation of ease and ease of movement is the foundation of rapidity.

It is therefore plain to be seen that unless form *and* freedom are combined, failure is the natural result, because form without freedom is slow and tiring, and freedom without form is illegible and scrawling.

NOT FORM AND THEN FREEDOM.

To teach form only in the primary grades, and then to teach movement in the grammar grades, is not unlike teaching a child to spell *plow* at first and *plough* later; or to teach a child to walk backward first, and foreward after.

"First impressions are most lasting" is as true of writing as anything else. The first way soon becomes habitual and it then stands in the way of correct learning. This is why so few succeed in breaking away from excessive finger action in the grammar grades, even though movement in moderation is attempted.

The true way is to begin right by teaching *form and freedom from the beginning.*

The N. E. T. F. Report for 1906.

Official Report of the Convention of the National Commercial Teachers' Federation and Constituent Associations held in Cleveland, December, 1906, is before us and is a highly creditable product. It contains 222 pages with numerous illustrations of people who appeared upon the program. The Editor-in-chief, Mr. A. F. Harvey, Waterloo, Ia., deserves much credit for the excellence of the product. The Business Association proceedings was reported by Miss Florence E. Horsley of the Bartley Commercial College, Cincinnati, Ohio, and it was edited by Mr. H. E. Read, Peoria, Ill. Mr. L. E. Stacy, Meadville, Pa., Commercial College, reported and edited the proceedings of the Penmanship Association. Mr. Raymond P. Kelly of the Gregg Publishing Company, Chicago, Ill., reported and edited the Shorthand Association proceedings. Mr. T. W. Bookmeyer, Sandusky, Ohio, reported and edited the doings and sayings of the Manager Association. These people deserve the thanks of the Association for their efficient and unselfish services. This volume, like the ones preceding it, will be prized by all who are fortunate enough to secure a copy of it. The price is $2.00 and can be secured from the General Secretary, Mr. J. C. Walker, 46 Grand River Avenue, Detroit, Mich. It is given free to all members of the Federation.

Contents

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REPORT OF C. C. T. A. CONVENTION,

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ENGLISH, B. J. Campbell, Jackson, Mich., Business College.

BOOKKEEPING, E. M. Browning, C. P. A., Sadler's Bus. Coll., Baltimore, Md.

LAW, Wm. C. Sprague, Detroit, Mich., Sprague's Correspondence School of Law.

TYPEWRITING, A. C. Van Sant, Omaha, Nebr., Van Sant's School of Shorthand.

ASSOCIATION PAGE.

HISTORICAL, Frank Vaughan, 203 Broadway, N. Y.

THE OHIO STATE MEETING.

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EDITOR'S PAGE—PROFESSIONAL EDITION

Devoted to the Best Interests of Business Education, and Dedicated to the Expression of Conscientious Opinions upon Topics Related thereto. You are cordially invited to enter the Arena of Publicity to discuss those things uppermost in the public mind, or of which there seems to be most need. The Editor and Publishers reserve the right to reject any communication they see nt. Nor do they desire to be understood as endorsing all of the opinions expressed in these columns. They believe a journal of this class and calibre is in part a public institution, and a vehicle in which the professional public may reasonably expect respectful attention and liberal space. Your thought plants may here find soil for propagation, and if rightly used and cultivated, a rich harvest is sure. We hope that neither timidity on your part, nor an editoral frost on our part, may be responsible for anything good failing to reach the public. Let us hear from you whenever the spirit of good will, fair play or originality strikes you. We await your contributions with cordial anticipation.

A Parting Word.

We have formed the habit of saying a word or two of appreciation about the people who instruct and entertain us each month, at or near the close of their work in our columns. Some publishers find words of praise only to the ones just coming on the stage, but, after all, the encore, if sincere and not too noisy, is sweetest and lasts longest in the memory of earnest endeavor.

The lesson-articles in Arithmetic by Mr. W. E. White, Vice President of the Gem City Business College, Quincy, Ill., have sustained his high reputation as a progressive, practical, teacher-mathematician. We regret to drop his name at this time, but hope to have him with us sometime again.

Mr. R. M. Browning's work on Bookkeeping and Accounting has been so satisfactory that we have succeeded in pursuading him to remain with us another year.

Mr. Wm. C. Sprague's Commercial Law contributions are so connective, comprehensive and terse that we shall also continue them indefinitely. They are certainly *commercial* and *common sense* combined.

Mr. A. C. Van Sant has easily maintained his reputation for versatility and terseness in the Department of Typewriting. His communications are always very practical and pedagogical as well. He, too, will continue with us.

Mr. B. J. Campbell, Jackson, Mich., Business University, has certainly "made good" in his monthly contributions upon practical English. We have enjoyed his work and so have *you*, if we may judge by expressions of appreciation from time to time. His book entitled "Modern Business Punctuation," published by the Bobbs-Merrill Co., Indianapolis, Ind., is having a large sale. Mr Campbell is now at work on a grammar along the lines laid down in his BUSINESS EDUCATOR articles which he expects to publish by August 1st this summer.

Frank Vaughan seems but fairly begun in his Story of "Business Education in America." Mighty interesting material he is giving us from month to month.

OHIO!

The Ohio Business Educator's Association is a reality and a success as demonstrated at its first meeting held in Bliss Business College, Columbus, O., May 17, 18, 1907. Upwards of half a hundred from all parts of the state were in attendance and became members by paying their dues.

A very simple and sensible constitution, prepared by Mr. L. C. Lanning, of the Ohio Business College, Cleveland, O., was presented and unanimously adopted. A splendid program had been arranged by Mr. C. A. Bliss, chairman of the executive committee, and carried out with but few omissions and changes.

Zanesville O., The Meredith Business College, was selected as the next place of meeting, May 15, 16, 1908.

Mr. E. E. Admire, proprietor of the Metropolitan and Ohio Business Colleges, Cleveland, O., presided over the Association.

Mr. H. H. Beck, Beck's Business College, Hamilton, O., presided over the Manager's section.

Mr. L. C. Lanning presided over the Teacher's section where the following excellent program was carried out:

Mental Penmanship, C. P. Zaner.

Correspondence, A. McFadyen, Bliss College, Columbus, O.

Criticising Student's Work, R. L. Meredith, The Meredith Business College, Zanesville, O.

Touch Typewriting, Mrs. E. E. Admire, Cleveland, O.

Bookkeeping, H. C. Rowland, Columbus, Ohio, Business College.

How I Teach Shorthand, F. W. Willis, Williss Business University, Springfield, O.

A less formal but none the less interesting and profitable program was carried out in the Manager's section where the following important committees were appointed with power to "do something:"

Committee on Legislation, Mr. Hobbie, Central Business Institute, Cleveland; Mr. Pears, Lima Business College, Lima, O.; C. A. Bliss.

Committee on supplies and publicity, E. E. Admire, F. W. Williss, and A D. Wilt, Miami Commercial College, Dayton, O.

The general body was welcomed to the city in a most cordial, informal manner by Hon. E. O. Randall, Supreme Court Reporter of Ohio, Columbus.

President Admire delivered a brief address full of practical suggestions.

Mr. Wilt read a suggestive and valuable paper upon "What the Association Ought to Accomplish."

Mr. J. T. Yates, Bliss Business College, Newark, Ohio, read what was declared by all to be the best paper of the meeting and as good as they had ever heard, entitled "Our Responsibilities." Mr. Yate's paper deserves a wider hearing than is possible before but one such gathering.

Officers for the ensuing year were elected as follows:

ASSOCIATION

President, A. D. Wilt; Vice President, L. L. Tucker, Mount Union College, Alliance, O.; Secretary, C. R. Tate, College of Commerce, Cincinnati, O.; Treasurer' H. C. Rowland.

TEACHERS' SECTION

President, J. T. Yates; Vice President, Mrs. E. E. Admire; Secretary, M. A. Adams, Marietta Commercial College, Marietta, O.

MANAGER'S SECTION

Persident, R. L. Meredith; Vice President, Miss Johnson, Elyria, Business College, Elyria, O.; Secretary, Mr. Harbottle, Jacobs Business University, Dayton, Ohio.

We have seen many associations but the one in question impressed us as being one of the most harmonious and helpful we have ever had the pleasure of attending. And the outlook for a strong, dignified, helpful organization and meeting next year could not be better. Ohio thus steps to the front with an organization in keeping with the great and growing cause of business education.

This meeting and association are due mainly to two persons who conceived it and who worked faithfully to make it a success: E. E. Admire and C. A. Bliss, to whom just credit is hereby given.

Report of the Central Commercial Teachers' Association, Cedar Rapids Iowa,

May 9, 10, 11.

By E. R. Sanford, St. Joseph, Mo.

On Thursday evening, May 9th, shortly after 8 o'clock, the most auspicious meeting of the association was opened with music by the Cedar Rapids High School Girls' Chorus, after which President Gregg introduced Mr. W. E. Holmes, Editor of the Cedar Rapids Gazette, who extended a hearty welcome to the members of the association in behalf of the city.

In response to this welcome Mr. A. C. Van Sant of Omaha gave a splendid talk contrasting the Cedar Rapids of to-day with that which he remembers fifty or sixty years ago.

The last number of the evening's program was an able address delivered by Ex-State Superintendent R. C. Barrett of Ames, Iowa, upon the topic of "Teachers and Teaching" in which he emphasized the importance of attention and accuracy. The teacher must always be prepared for the work he has to do. The teacher never has taught until the learner has learned. Teaching is getting the pupil to do the thing that he would not do without the encouragement of the teacher.

The reception which followed the evening's program was an informal gathering giving each an opportunity to greet old acquaintances and to make new ones while being served at the "fountain of eternal youth."

FRIDAY MORNING.

At the opening of the Friday morning session the Cedar Rapids High School Glee Club under the direction of Miss Inskeep, rendered a number of selections which were received with enthusiasm.

President Gregg then delivered his address and brought out many excellent points for the consideration of the body. The increased demand for higher commercial education and for teachers possessed of a high degree of knowledge and business training assures the future of the association. The lack of harmony between the public and the private commercial school is passing away.

Mr. Gregg recommended that the next meeting of the Association be held at a later date, the meetings to extend over a week, a part of each day being devoted to Institute work, supplemented by the regular Association program, the institute to be conducted under the direction of prominent educators in commercial subjects.

The next paper on the program, that of Discipline in the Commerci'l School by R. H. Peck of Davenport, Iowa, emphasized the fact that it is not the man who rules with an iron hand who is the most successful disciplinarian.

JOHN R. GREGG, President.

In discussing the subject Mr. C. D. McGregor's paper was overflowing with eloquence.

The next paper on the program was "Business Writing of the Future." Mr. C. W. Ransom of Kansas City, Mo., cast a glance ahead in his talk on the subject for which he is so admirably fitted to judge, and told us something of what might be expected in the evolution of future penmanship. Mr. Ransom believes that the present style of penmanship, with a few modifications will be the writing of the next century.

G. W. Brown arose to compliment Mr. Ransom on his paper and the splendid manner in which he handled his subject. Especially was he impressed with the matter of fact statements and the absence of the suggestion of the impossible for the future of business writing, and for another reason, the paper was brief and to the point.

Mr. B. F. Williams, of Des Moines, Iowa, presented an excellent paper on the subject of the Commercial Teacher, what he should be, know, and do, to meet present-day requirements. He summed up by saying: "The teacher must be: A leader; possessed of teaching spirit; a man or a woman in fact as well as in name. The teacher should know: More than he expects or is expected to teach; as much as possible of business life; the 'how' of teaching; that the real purpose of teaching is the development of power. The teacher should do: What he expects the pupil to do; his work is the best way possible; his duty to his pupils and patrons whether he gets an increase in salary or not.

Mr. J. A. White, of Milwaukee, Wis., in his discussion of the paper by Mr. Williams stated that he was strongly impressed with the idea that the teacher should know how to build a foundation for the future edifice of the pupil.

"What Shall We Do To Be Saved?" A discussion of present-day conditions of commercial education, by G. W. Brown, Jacksonville, Ill. Mr. Brown believes that the commercial schools must specialize. Not attempt to broaden the course so much, but to do the work in the subjects belonging to the business or commercial profession better than anyone else can do it.

Mr. J. C. Olson, Parsons, Kansas, who discussed this paper, brought up the question of competition between the business school and the commercial department of the high school and stated that he could not see wherein they were in competition, as each had its own field.

Mr. G. W. Brown suggested that a contest feature for speed and accuracy in typewriting be introduced into the association to create more interest in the meetings. He offered to donate for the purpose a silver trophy valued at $100.

Mr. F. A. Harvey, Waterloo, moved that a committee be appointed to confer upon the matter with Mr. Brown and report before the close of the meeting. The chair appointed Walter Atkinson, J. A. Lyons and J. C. Olson.

FRIDAY AFTERNOON.

The afternoon session was given over to the sectional meetings. The Private School Managers held a short meeting preceding the shorthand and business meetings. A number of topics were discussed, among which Mr. Gregg's suggestion of a summer Chautauqua received favorable comment.

Business Section.

The attendance at the meeting was substantially increased over that of last year, much interest was taken, and every number on the program was carried out as scheduled.

Mr. G. T. Wiswell, of the Inter-State Schools of Cedar Rapids, Iowa, in describing what he considered The Right Start in Bookkeeping explained in detail his method of starting the student upon the road to the mastery of accounting. He gives as the essentials for the "right start," accuracy, a clear conception of the principles of debit and credit and the ability to intelligently apply the same.

Miss Carrie Vance, of Waterloo, Iowa, in discussing this subject offered an explanation of her method of starting the student in the beginning work with cards instead of books, she believes in the account method of presentation.

Advanced Bookkeeping was well and ably handled by L. M. Wold, of the Cedar Rapids Business College. Mr. Wold places particular stress upon the necessity of the advanced teacher of bookkeeping being thoroughly abreast of the times and

presenting to his pupils only the very latest and approved methods.

Mr. B. W. Winkleman in discussing this paper stated that the pupil must be a fair penman and that no excuse can be tolerated for a slow hesitating work in figures; in other words, he must be an expert in rapid calculation to begin business practice.

In a well delivered discourse on the Evolution of Business Practice Mr. S. H. Goodyear of Cedar Rapids pointed out that there had been evolution and development in all other lines of industry hence it would be but natural that there should be advancement in this branch of learning as well. He characterizes business practice as the dramatization of business and attributes the growth and prosperity of the commercial schools to the fact that they study actual business conditions in the school room.

Mr. F. F. Showers, Stevens Point, Wis , read a poem on the Evolution of the Cow Path by way of an illustration on this subject.

The following officers were elected for the next meeting: President G. W. Weatherly, Joplin, Mo.; Secretary Carrie Vance, Waterloo, Ia.

Shorthand Section.

This section proved an unprecedented success, the attendance being fully three times that of last year, and the large number of carefully prepared papers brought before the members for consideration only accentuates the importance of this branch of the work.

The first paper presented was that of Mrs. Ida McCutler, Dubuque, Iowa, the Presentation of the First Lesson. Mrs. Cutler stated that the theory of the different topics was treated more than the actual methods of presentation, hence she had chosen to show by a model class her method of presenting the lesson.

Mr. Rasmussen, of Stillwater, Minn., suggested that the average teacher in presenting the first lesson "shot over the heads of the pupils."

The day's work in the shorthand department, how arranged and the proportion of time given to each subject included in the course, was the comprehensive subject included in the paper presented by Miss Hattie L. Cook of Cedar Rapids. The difficulty in grading the work of the business school due to the entrance of the pupils at any time, makes the task of the teacher exceedingly complex. Concluding she said, "Opportunities are new every morning and fresh ever evening."

Mr. Archibald Cobb of New York City then told the members a few of his experiences along the line of shorthand development.

Beginning Dictation, the next subject, by Elizabeth Van Sant, of Omaha, was treated in a very concise and lucid manner. Among other things she said, "It will be neccessary for the beginner to know the more common word signs and the principles of the system. The next step being the building up of a shorthand vocabulary. The student must write the more common words without the least hesitation. They must study and think out the outline for themselves. Hand movement must go with outline study. A business vocabulary must be secured.

Miss Helen W. Evans of Cedar Rapids, discussing the above paper suggests a great deal of penmanship practice as a means of securing good hand movement for stenography.

The Requirements for Graduation in Shorthand was the next subject on the program by Elizabeth Irish, Iowa City, Iowa. She suggested first a few "Acquirements." Studiousness, ability to concentrate the mind npon the work, habits of neatness, carefulness, accuracy and honor are essentials for a foundation. Under "Requirement" she mentioned a thorough knowledge of the theory and principles of stenography, mastery of contractions and phrasing, vocal sounds, training of the ear, eye and hand to work in unison, fluency in reading notes, ability to take dictation accurately at rapid rates, perfect transcriptions, common sense and a thorough mastery of the typewriter in mimeographing and duplicating.

Officers for the next meeting were elected as follows: President, E. R. Sanford, St Joseph, Mo.; Vice President, Ida McL. Cutler, Dubuque, Ia.; Secretary, Hattie L. Cook, Cedar Rapids, Ia.

The Banquet.

The banquet was truly a brilliant affair and literally sparkled with wit and humor on every hand. The association and members individually feel very grateful for the courtesy extended to them in this complimentary banquet by the Cedar Rapids Business College The Goodyear Marshall Publishing Company and The A. N. Palmer Company, and suitable resolutions were unanimously adopted expressing in a small measure the gratitude of the members.

The speakers for the evening were as follows:

T. A. Berkebile, Toastmaster, Cedar Rapids, Iowa.

J. F. Monk, Fort Dodge, Iowa, How the Teacher should support the Manager.

Miss Mary Horner, Waterloo, Iowa, The Support the Manager should give the Teacher.

G. W. Weatherly, Joplin, Mo., The new Proprietor.

F. F. Showers, Stevens Point, Wis., Public Schools and Private Schools.

O. D. Noble, Sedalia, Mo., Book man and school man.

Miss Hattie Cook, Cedar Rapids, Iowa, The woman in Business.

C. Bryless, Dubuque, Iowa, Reminiscence.

G. W. Brown, Jacksonville, Ill., Cosmos.

A number of brilliant remarks and bright ideas were brought out in the talks above indicated together with many witty sayings and stories. Those who had no opportunity to address the assembly, we think, were too full for utterance.

SATURDAY.

In dealing with the subject, Commercial Education in the Public Schools, Mr. L. C. Rusmisel, Director, Department of Commerce of the St. Joseph, Mo., High School stated that the pioneers of business education have created such a demand for commercially educated young men and women that city superintendents and principals have yielded, although sometimes reluctantly, to this force of public opinion and have established commercial courses in the high schools, but that many of the so-called "departments" are not comprehensive enongh to meet the popular demand.

He said: "There is no justification for a high school commercial course that does not fit young people to step directly from the school to the office position."

He gave the following outline of the course required in his school:

First Year:	Second Year:
English	English
Commercial Arithmetic.	Algebra
Spelling	Bookkeeping
Rapid Calculation.	Penmanship
German or Greek and Roman History.	German or Med. and Modern History.

Third Year:	Fourth Year:
English.	English.
Algebra.	Commercial Law.
Bookkeeping.	Com. Geography.
Typewriting	Typewriting.
Stenography.	Stenography.
German or English History.	German or Civics and U. S. History.

explaining the manner of handling the different subjects included therein.

In the discussion of this paper by Miss Ina Hibbard, of Cedar Rapids, she states that she would eliminate the "dead languages" from the High School Commercial Course but retain the other studies, substituting commercial subjects for the languages.

Mr. F. A. Keefover, Cedar Rapids, stated that not more than five or six years ago the question was, "What will be the outcome of the establishment of the commercial course in the high school?" He thinks it has now adjusted itself to the satisfaction of all.

Mr. L. T. Weld, of Cedar Rapids, on the subject of English in the commercial school. How much time assigned, gave his method of planning work to secure satisfactory results from students entering class at different times, and of assigning time and planning the work.

Mr. E. E. Strawn, of Spencer, Iowa, discussed this paper and offered as aids in securing better results in English, a correction of the use of English in the daily use of it by the student.

The last paper to be discussed on the program was the Spelling Problem. Mr. W. H. Gilbert, of Marshalltown, Ia., read a good paper on this subject stating that lack of co-operation makes it difficult to secure results. Correct pronunciation he thinks is a great aid to correct spelling. Oral drills are emphasized. Definitions must receive careful study. A few well defined rnles should be learned and some study of prefixes and suffixes introduced.

Mr. E. R. Sanford, St. Joseph, Mo., urged the formation of the "dictionary habit" as one of the most effective means possible for the advancement of good spelling and general knowledge of the meaning of words.

Following is the report of the secretary and treasurer:

Membership last year 61.
Membership this year 116.
Funds received from last treasurer $51 81.
Funds on hands at this date $167.81.
Bills outstanding, not yet presented for payment $78.27.
Balance in treasury $89.54.

(CONTINUED ON PAGE 26)

LESSONS IN

Practical Arithmetic

W. E. WHITE

VICE PRES. GEM CITY BUSINESS COLLEGE, QUINCY, ILLS.

LESSON X—PARTIAL PAYMENTS

When partial payments are made on interest bearing debts, the supreme court directs that they shall first be applied to discharge the interest then due, after which the remainder if any shall be applied to discharge the principal. The effect of this direction is that the interest becomes due whenever a payment is made, no matter how frequent; or in other words, the more prompt the debtor is in making payments, the more money it will require to pay the debt.

Suppose a note for $2000 draws 6% interest and is due in one year. The interest for the whole time is $120. Suppose the debtor pays $10 each month, at the end of the year he still owes $2000. Now had he kept his payments, instead of applying them on the debt, he would have had the use of the first $10 for 11 months, the second $10 for 10 months, the third for 9 months, and so on, or a total of $10 for the sum of 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1 (66) months. $10 for 66 months at 6% gives $3.30 interest which the debtor has deprived himself of by his promptness, and which the creditor receives the benefit of. Hence the debt instead of being $2000 at the end of the year should be but $1996.70.

Below is solved a problem by the United States rule and also by the Merchants' rule. It will be noted that the first result is more unfavorable to the debtor than the second.

A note for $1200, drawing 6%, dated June 20, 1906, is indorsed as follows:

Oct.	2, 1906,	$120.40
Feb.	8, 1908,	29.50
May	23, 1908,	56.40
Dec.	11, 1908,	388 75

What was due Jan. 23, 1909?

SOLUTION U. S. RULE.

Date of note		'06– 6–20	Times
1st payt.	120.40	'06–10– 2	3–12
2d payt.	29.50	'08– 2– 8	1–4– 6
3d payt.	56.40	'08– 5–23	3–15
4th payt.	388.75	'08–12–11	6–18
Settled		'09– 1–23	1–12
		2– 7– 3	2–7– 3

Face of note 1906–6–20	$1200	
Int. to 1906–10–2 (3 4 mo.)	20	40
Amt. due at 1st payt.	1220	40
Deduct 1st payt.	120	40
New principal	1100	
Int. to 1908–2–8 (16 2 mo.)	89	10
Int. to 1908–5–23 (3 5 mo.)	19	25
Int. to 1908–12–11 (6.6 mo.)	36	30
Amt. due at 4th payt.	1244	65
Deduct sum of 2d, 3d, 4th	474	65
New principal	770	
Int. to 1909–1–23 (1 4 mo.)	5	39
Amt. due at settlement	775	39

Note here the method of finding the time. The earliest date is set first, and then the other dates follow in regular order. The interest periods are found by taking the earliest date from the second, the second from the third, the third from the fourth, etc. If this plan is used the sum of the times (2 yr. 7 mo. 3 da.) just equals the difference between the date of the note and the date of settlement, which proves the correctness of the times before the computations of interest are begun. Note also that the second and third payments were not large enough to pay the interest due at the time they were indorsed on the note, and hence that they were not applied to the debt at all, nor was the accrued interest added to the debt. When the fourth payment was made the sum of the second, third, and fourth payments was taken from the amount of the note and accrued interest to that date. The reason for reserving the payments until they more than overcome the interest then due is to avoid the principle of compound interest that would creep in if the principal were augmented by the unpaid interest.

SOLUTION MERCHANTS' RULE.

The Merchants' rule is based on the theory that a dollar of payment should in justice offset a dollar of the debt from the time it is applied until settlement; in other words the debt is allowed to draw interest from the date it is made until settlement, and each payment is allowed to draw interest from the date it is made until the date of settlement, at which time the sum of the payments and interest is taken from the sum of the debt and interest. The difference thus obtained is the balance due on the debt.

Face of note	1200	
Int. to settlement (31.1 mo.)	186	60
Amt. of note at settlement	1386	60
First payment	120.40	
Int. (27.7 mo.)	16.68	
Second payment	29.50	
Int. (11.5 mo.)	1.70	
Third payment	56.40	
Int. (8 mo.)	2.26	
Fourth payment	388.75	
Int. (1.4 mo.)	2.72	
Sum of payts. and int.	618	41
Balance due at settlement	768	19

Date of note	'06– 6–20	2– 7– 3
First payment	'06–10– 2	2– 3–21
Second payment	'08– 2– 8	11–15
Third payment	'08– 5–23	8–
Fourth payment	'08–12–11	1–12
Settlement	'09– 1–23	

In this solution there are three places where the mills were turned "up" into another cent. This of course exaggerates the interest and sometimes causes the answer to differ by a cent or two from the next form of solution, where there is but one turning of the mills. This style of solution is especially adapted to the use of merchants as it can be handled in an ordinary ledger ruling where such accounts are usually kept.

BALANCE METHOD FOR MERCHANTS' RULE.

dates	note	payts.	balances	mo.	products
'06– 6–20	1200		1200	× 3 1 =	4080
'06–10– 2		120.40	1079.60	× 16.2 =	17489 520
'08– 2– 8		29 50	1050 10	× 3.5 =	3675 350
'08– 5–23		56 40	993 70	× 6 6 =	6558 420
'08–12–11		388.75	604 95	× 1 1 =	846 930
'09– 1–23					200)32650 220
				Interest	163.25

Last balance 604.95 + interest $163.25 = amount due 768.20

The balance method of solving problems by the merchants' rule is the most compact that can be devised, and it has so many safeguards that everyone who has such accounts to adjust should learn it. The first column at the right contains the dates, set with the earliest first, the others following in regular order; the second column contains the face of the note or debt; the third column contains the indorsements or payments, arranged in the order of their payment, and as each item is entered it is subtracted from the balance column, at the right, leaving a new balance; the fourth column contains the balances or new principals that are left after each payment is made, the last one being the final amount to be paid if no interest is to be computed; the fifth column contains the time that each balance item draws interest before it is changed to a smaller amount by the next payment, the time for each item being found by subtracting its own date from that of the next balance below it; the last column contains the products obtained by multiplying the various balances by their respective times (in this case months) for the purpose of finding the interest on the several amounts in one item, which in this case is done by dividing the total of the product column by 200, the number of times the rate is contained in 12. The correctness of the last balance may be proved by adding the third column and taking the sum from the second column; the difference thus found must be the last balance. The correctness of the items in the fifth column is proved by adding them; as their sum must be the same as the difference between the date of the note and the date of settlement. This solution also has the virtue of obtaining the same result as the one shown above by using shorter periods of time and by showing all the work, whereas the first method given does not show the interest computations at all.

Many business houses close their books at regular periods, annually, semi-annually, or quarterly. When this is done, a new balance is brought down at the beginning of each period. Below is a solution of the foregoing problem, supposing that the holder of the debt balanced his books on the first of January each year:

dates	debits	credits	balances	mo.	products	interests
'06– 6–20	1200.		1200	3 4	4080 0	÷200=36.41
'06–10– 2		120.40	1079.60	2 9⅔	3202 813	
'07– 1– 1	int. 36.41		1116.01	12.	13392.12	÷200=66.96
'08– 1– 1	int. 66 96		1182.97	1.2⅔	1458.996	÷200=66.00
'08– 2– 8		29.50	1153 47	3.5	4027.145	
'08– 5–23		56.40	1097.07	6.6	7240.662	
'08–12–11		388.75	708.32	.6⅔	472 213	
'09– 1– 1	int. 66.		774.32	.7⅓	567.834	÷200= 2.84
'09– 1–23	int. 2.84		777.16	balance due at settlement.		

Note in this solution that when the books are closed the first of each year, the interest due at that time is put in the column with the debt and added to the balance to draw interest for the next period. This is compound interest and is not usually allowed.

PRINCIPLES AND PRACTICE IN

Bookkeeping and Accounting

R. M. BROWNING, C. P. A.
SADLER'S BRYANT & STRATTON BUSINESS COLLEGE,
BALTIMORE, MD.

Trading Accounts.

A Trading account is a summary of purchases and sales, freight inward and such other items of income and expenditures, as can be directly allocated to the cost and returns of goods. Usually it is set up at the time of closing the ledger for the year. The result, gross profit, or gross loss, shown in trading account, is the same in amount as that shown by the usual form of merchandise account. Some of the advantages of this method of handling the purchases and sales are as follows:—All elements of purchases are together, likewise the elements of sales; i. e., the trading account is charged for the actual costs of goods purchased and credited for the actual sales, which is not so in merchandise account, inasmuch as returns and allowances and other similar items, usually charged to merchandise account are mixed elements, thus not furnishing a study basis for computation of percentages of profit or expenses to turnover or to gross sales, etc.

There is some difference of opinion among accountants whether such items as cash discount, etc., are elements of the trading account, but there is sufficient harmony on the treatment of trading accounts in general to constitute it a feature.

It will be seen at once that the trading account is especially valuable for statistical purposes, showing as it does, actual costs against returns, and by keeping its elements in separate accounts trading statements can be rendered from month to month, giving such details of the traffic department of the business as will furnish a valuable guide in the current conduct of the business.

The manner in which the trading account is set up is as follows: All purchases are charged to a purchases account. Allowances on purchases are credited to this account, or kept in separate account and closed by journal entry as follows:

"ALLOWANCES ON PURCHASES.
TO PURCHASES ACCOUNT,"

into the purchases account before it is transferred to the trading account at the end of the period by the following journal entry:

"TRADING ACCOUNT.
TO PURCHASES ACCOUNT."

All sales are credited to a sales account and allowances on sales charged to same or they may be kept in separate account, and transferred by journal entry as follows:

"SALES ACCOUNT.
TO ALLOWANCES ON SALES"

to the sales account, before it is transferred to trading account by journal entry as follows:

"SALES ACCOUNT.
TO TRADING ACCOUNT."

If an inventory account is kept in the ledger which is quite usual, it is customary to transfer "inventory at the beginning of the term," into the trading account as follows:

"TRADING ACCOUNT.
TO INVENTORY ACCOUNT"

constituting the opening entry in the Trading Account. It would be better however, to transfer this inventory account to the purchase account as follows:

"PURCHASES ACCOUNT.
TO INVENTORY ACCOUNT"

then debit inventory account and credit the purchases account for the present inventory and afterwards transfer balance of the purchases account to trading account by the following journal entry:

"TRADING ACCOUNT
TO PURCHASES ACCOUNT"

showing in one amount the turnover or cost of goods sold.

If the inventory is taken direct to the trading account it makes an awkward accounting, to show in the account the exact turnover in the business, inasmuch as the present inventory would ordinarily be credited to the account which mixes it with the sales elements, the very thing we wish to obviate in the use of trading account. I therefore prefer to carry the inventory in the purchases account altogether or in separate inventory account to be transferred to the purchases account before it is closed into trading account.

(CONTINUED ON PAGE 25)

Solution of Problem in April number by J. E. Plummer, Baltimore, Md.

TRADING ACCOUNT

From Jan. 1, 1901 to Dec. 31, 1901.

Inventory on hand, 1-1-01		$ 33000		Sales since 1-1-01	$ 80250
Purchases since 1-1-01		51000		Less Discount & Allowances since 1-1-01	405
Wages since 1-1-01		19755			79845
Heat & Power		510			
		$104265			
Less Inventory 12-31-01.		46080			
		58185			
Gain on Trading, To L. & G Acct.		21660			
		79845			79845

LOSS AND GAIN ACCOUNT

From Jan. 1, 1901 to Dec. 31, 1901.

Taxes	$ 2055		Gain on Trading brought down	$ 21660
Salaries	7125			
Traveling Expenses	1275			
Freight Outward	1365			
Sundry Selling Expenses	1110			
Insurance	345			
Bad Debts Reserve	1170			
Depreciation on Bldg	480			
Depreciation on Plant & Mach	450			
Depreciation on Fur., & Fix.	180			
Net Gain to Partner's Cap. Account		$ 15555		
		6105		
		21660		21660

BALANCE SHEET

Dec. 30, 1900.

RESOURCES.				LIABILITIES.		
Cash in safe		375		Bills Payable	$ 4575	
Cash in Bank		10500		Sundry Creditors	5790	$ 10365
Mdse., Inventory, 12-31-01		46080		Partner's Capital Account	112500	
Bills Receivable		5250		Less Drawing Account	2775	
Sundry Debtors		11700	73905		109725	
Investments		8700		Add Net Gain	6105	
Building	$ 24000					115830
Depreciation 2 per cent	480	23520				
Plant & Machinery	6000					
Depreciation 7½ per cent	450	5550				
Fur. & Fix.	1800					
Depreciation 10 per cent	180	1620	39390			
Good Will			12900			
			126195			126195

Department of English

B. J. CAMPBELL

JACKSON BUSINESS UNIVERSITY, JACKSON, MICH.

Communications relating to this department should be addressed to Mr. Campbell, Jackson, Mich.

Article No. 10.

In several instances, I have used extracts from newspapers and magazines to show violations of the rules of syntax. I have also quoted from the same sources to illustrate correct syntax. This emphasizes what I advanced in my first article and what I have constantly kept in view in all subsequent articles; namely: That one cannot depend on what one hears in conversation or reads in the newspapers and magazines for one's knowledge of English, but that one must absolutely master the rules and principles of grammar.

Every teacher of English has been confronted with, "Well, I saw it (occasionally, I *seen* it) in the paper," as a justification of errors in English. There seems to be an inclination on the part of students to take for granted that whatever they see in print is correct. As to the value of such sources as standards, I quote the following from Buehler's "Pratical Exercises in English:"

"Good use cannot be determined solely by observing the conversation of our associates; for the chances are that they use many local expressions, some slang, and possibly some vulgarisms. "You often hear it" is not proof that an expression is in good use.

Nor can good use be learned from what we see in newspapers. Newspapers of high rank contain from time to time, especially in their editorial columns, some of the best modern prose, and much literature that has become standard was first printed in periodicals; but most of the prose in newspapers is written necessarily by contributors who do not belong to the class of "speakers or writers whom the world deems the best." As the newspaper in its news records the life of every day, so in its style it too frequently records the slang of daily life and the faults of ordinary conversation. A newspaper contains bits of English prose from hundreds of different pens, some skilled, some unskilled; and this jumble of styles does not determine good use.

Nor is good use to be learned from our favorite author, unsupported by other authority; not even, as we have seen, from the English Bible, when it stands alone. No writer, even the greatest, is free from occasional errors; but these accidental slips are not to be considered in determining good use. Good use is decided by the prevailing usage of the writers whose works make up permanent English literature, not by their inadvertencies. "The fact that Shakespeare uses a word, or Sir Walter Scott, or Burke, or Washington Irving, or whoever happens to be writing earnestly in Melbourne or Sidney, does not make it reputable. The fact that all five of these authorities use the word in the same sense would go very far to establish the usage. On the other hand, the fact that any number of newspaper reporters agree in usage does not make the usage reputable. The style of newspaper reporters is not without merit; it is very rarely unreadable; but for all its virtue it is rarely a well of English undefiled."

"Reputable use is fixed, not by the practice of those whom A or B deems the best speakers or writers, but by the practice of those whom the world deems the best, those who are in the best repute, not indeed as to thought, but as to expression, the manner of communicating thought. The practice of no one writer, however high he may stand in the public estimation, is enough to settle a point; but the uniform or nearly uniform practice of reputable speakers or writers is decisive."

SHALL AND WILL.

There are very few writers and speakers who correctly use "shall" and "will," "should" and "would," yet a proper discrimination in the choice of these words adds much to the force and elegance of one's conversation and correspondence.

The following rules govern the ordinary use of these words:

1. Use *shall* with a subject in the first person to express simple futurity or expectation: as, "I *shall* go to the city tomorrow," "We *shall* expect to see you soon."

2. Use *shall* with a subject in the second and the third person to express a promise, a command, or determination; as, "You *shall* (promise) hear from me soon," "Thou *shall* (command) not steal," "He *shall* (determination] be punished."

3. In questions, *shall* is always used with subjects in the first person. With other subjects, *shall* or *will* is used according as *shall* or *will* is expected in the answer; as, "*Shall* you go?" "Then I *shall*" (simple futurity.) "*Will* you stay?" "I *will*" (promise).

4. Use *will* with a subject in the first person to express deterimation; as, "I *will* go."

5. Use *will* with a subject in the second and the third person to express simple futurity or expectation; as, "He *will* soon be here."

SHOULD AND WOULD.

"Should" and "would" follow the same rules that govern "shall" and "will".

EXERCISE.

Justify *shall*, *will*, *should* and *would* in the following sentences:

Shall we go tomorrow? I shall procure the tickets tomorrow and I will give you yours. We should be glad to hear from you. I am sure you would enjoy the meeting. I shall go to the lecture this evening. Will you go with me? You shall know my answer tomorrow. I shall go abroad in the spring. I will go abroad in the spring. He will go abroad in the spring. He shall go abroad in the spring. You shall have a new piano next month. You shall not do that. He shall be awarded for his honesty. I will do my very best. I would not allow it. I shall be pleased to hear from you at any time. I shall be disappointed if he does not come. I shall be obliged to return at once.

GENTLEMEN:

We shall be pleased to have you call on us when you are again in our city, as we feel sure you will be pleased with our goods. If you should decide to give us an order, we will agree not to sell to any other firm in your city, thus giving you exclusive control of our goods in your territory; but we wish to stipulate, however, that you shall not sell them below our regular price.

If you should find it impossible to call on us, we shall be glad to have our representative visit you, when he will be glad to show you samples and quote you prices.

We assure you that any order with which you may favor us shall receive prompt attention.

A Normal Course in Commercial Work.

We are glad to learn from the advertisement appearing else where in these columns that the Rochester Business Institute, Rochester, N. Y., has arranged to conduct a summer school for the training of commercial teachers. This is something very much in need in our profession and we hope that the patronage may be such as to encourage a permanent feature of this sort. Indeed there is need for such a school to be conducted the year round, and we are of the opinion that it is only a question of time until such a school will spring into existence. Our personal acquaintance covering many years with the people back of this enterprise makes us believe that they have something worth considering by all who are on the lookout for instruction along the line of methods in handling the commercial branches.

DEPARTMENT OF

COMMERCIAL LAW

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WM. C. SPRAGUE, PREST.,
Sprague Correspondence School of Law,
Detroit, Mich.

Contracts.

6. Contracts by Mail.

A person making an offer may require that the acceptance shall be made in a particular manner; in such a case an acceptance in any other manner will not constitute a contract.

Example: A in Detroit wires B in New York, that he will sell him five hundred dozen eggs at eight cents a dozen, and adds, "Wire acceptance." On receipt of the offer B writes and mails a letter of acceptance. On the following morning, before the letter of acceptance is received by A, A sells the eggs to another customer. B is without recourse. An acceptance wired, however, in case the offerer had said, "mail acceptance," would probably be sufficient.

A person making an offer may require that the acceptance be communicated, to him, and in such case an acceptance not communicated although actually sent, will not fulfill the requirements of a contract.

In Massachusetts the law is contrary to the generally accepted law as laid down in this article. There, it appears, the receipt of the acceptance is always deemed necessary to the completion of the contract.

A person may not make an offer and stipulate "If I do not hear from you I will consider this offer as "accepted," and bind the person to whom he has made the offer by that person's mere silence. Mere silence in the law is not consent, generally speaking, though there are instances where this common saw, "silence gives consent," is true in the law.

An answer giving the price of an article in response to an inquiry as to its price is not necessarily a proposal or an offer to sell it to the particular person inquiring the price.

Example; B in New York writes A in Detroit asking the price of five hundred dozen eggs. A writes, "eight cents a dozen." B responds, "I will take them." A contract is not thereby completed. A's statement of price does not necessarily mean that he will sell them to the person inquiring.

Most, if not all the rules relating to contracts by letters are equally applicable to contracts made by use of telegraph.

Where one party makes an offer by telegram which is accepted by the other party by telegram, the contract is as valid as though it had been made by letters through the mails, or even directly by the parties in person. The contract is completed by telegraph when the acceptance is written and handed to the telegraph company, or its agent, for transmission.

If the offer is communicated by mail and the acceptance is communicated by telegraph, when is the contract complete? The doctrine of agency, to which we have referred, and by which the offerer makes the post his agent, and by reason of which the delivery of the acceptance to the post is the affirming of a contract, would not seem to apply here, as the making of the offer by mail cannot make the telegraph company an agent of the offerer. If the offer is made by post and the acceptance is made by telegraph, the telegraph company is really the agent of the acceptor, and therefore the notice of acceptance in the case of a telegraphic message in reply to a letter must be delivered to the offerer or to his duly authorized agent, before the contract is complete and binding.

Where an offer is made by telegraph it is best to accept it by telegraph, as the handing of the message of acceptance to the telegraph company for transmission completes the contract, the telegraph being the implied agent of the offerer. By mailing a letter accepting an offer made by telegraph one is liable to be defeated in his acceptance by receiving a retraction of the offer before the acceptance reaches the offerer. The postoffice in that case cannot be considered as the agent of the offerer, he having chosen the telegraph as the means of communication.

Persons using the telegraph as a mode of communication are not responsible for, nor bound by the errors of the operators in transmitting messages.

Example: B in New York telegraphed A in Detroit asking on what terms he would sell him one hundred dozen eggs. A answered stating his terms. B telegraphed, "Send one hundred dozen." The operator sent it "Send five hundred dozen." A sent five hundred dozen eggs. B refused to accept more than one hundred dozen, on the ground that his telegram as he had written it specified one hundred. B could be compelled to take but one hundred dozen eggs.

Inasmuch as communications by telephone are personal, although the parties are out of sight of each other, the ordinary rules of personal communication apply. The only question that arises is the question of fact as to whether the person to whom or by whom the offer was communicated was the principal, or the principal's duly authorized agent. This of course is difficult to prove ofttimes, but where the contract is in dispute it is necessary to do so.

Conversations through the telephone are admissible in evidence.

No decisions have yet been made as to contracts made through the phonograph. It will have to be decided hereafter as to the status of the parties in the case of a message talked into a phonograph and afterwards delivered by sending the cylinder to the person to whom the offer is made.

The parties may by express agreement provide that the contract will not be binding until the acceptance has been received by the offerer, and business men will do well in making offers by mail or telegraph to provide that the offer shall not be binding until the acceptance is received.

Bookkeeping — Continued from page 23.

The trading account is now closed into profit & loss account, as follows:

"TRADING ACCOUNT.
TO PROFIT & LOSS ACCOUNT."

All of these closing entries should be made through the journal, to insure a maintenance of equal debits and credits in the whole process.

In a manufacturing business, the trading account is sometimes set up in two sections: "manufacturing account" and trading account." The manufacturing account is charged with cost of all raw material used in manufacture, wages and direct factory expenses. This forms the cost element of the trading account.

Many accountants combine the two sections under the title. "Manufacturing and Trading Accounts," the same general principles governing in each case.

A very little thought will convince the reader that this method of dealing with purchases and sales is from a scientific standpoint far in advance of the old jumbled up merchandise account. It is so simple, too, that it is strange that more of it is not shown or used in an average college course.

I desire to thank the readers of this Journal and fraternity in general, for the assistance they have given me and interest they have manifested in this page during the past year. I regret that more have not been heard from through THE EDUCATOR; however, I trust that the work in this department has been sufficiently beneficial to justify the use of the space allotted to it.

DEPARTMENT OF

TYPEWRITING

A. C. VAN SANT.

OMAHA, - - - - - - - - NEBRASKA.

Public Typewriting Contest—their Value and their Disadvantages.

Every public typewriting contest forces home upon thoughtful minds some important lessons. These contests have their advantages and their disadvantages.

It is well that the minds of young people who have entered upon the profession of stenography should have kept before them the idea of great speed. It is well for teachers who attend these conventions to see what may be done in this direction by patient training.

The idea of speed, however, has been allowed to so completely overmaster all other ideas that there is danger that it will be thought of paramount importance. Speed is an excellent thing, provided it is coupled with other neccessary qualities. First among these is accuracy. The contest committees have taken a step in the right direction when they make a penalty deduction for every error. The result is that the premium does not always go to the one who has written the greatest number of words, but to the one who has written fewer words with less errors. The committees should take another step and make the award either on absolutely perfect work, or require errors to be corrected when made, or within the time allowed for the contest, and award no prizes for work that is not good enough for actual business.

In the recent contest in Boston every contestant made more than an error a minute. What would be thought of a stenographer who would find it necessary more than sixty times in an hour to stop his typewriter and erase? If the contestants were required to make neat erasures and corrections every time an error was made they would quickly find just what the practical stenographer finds, that they can better afford to write more slowly and save the time that would otherwise be consumed in correcting errors. Some allowance must of course be made for the excitement of contest conditions, but there is no reason why the standard should be lowered to such an extent as to make the writing unfit for actual use. Under conditions just as trying pianists often play before an audience long and difficult compositions without a single discord.

The results of such typewriting contests upon the participants themselves are of doubtful value. Everything gives way for the speed idea. Firmness and evenness of stroke are matters that are given but little thought, and the whole energy is centered on the writing of the greatest possible number of words. Since errors are atoned for by deductions the contestant who makes them, can, by putting forth a little greater effort and making more speed in a measure counterbalance the errors and win in spite of them. Of course he does not always do this, as the redoubled effort usually results in multiplying mistakes. But the whole theory is wrong. A mistake is a mistake, and if it is made it should be corrected, just as it would have to be in actual work. The plan of deducting a percentage for errors has no parallel in the business world. The penalty for mistakes in business typewriting is either correction or rewriting.

When I first began to have weekly typewriting contests in my school I excluded from the competition all work that had more than three errors in 100 words. Under such a plan I rarely had a perfect paper. I soon found that some student who could not do a satisfactory hour's work because of inaccuracy would take the premium over some careful and painstaking student who could be relied upon to do neat and accurate work at less speed. The injustice of the position I had taken was apparent, and I abandoned it, adopting the rule that no premium should be given for anything but absolutely accurate work, and for many years the contests have been conducted on this plan. An error so slight as a failure to space twice after a period is sufficient to deprive the student of the premium. The result has been a decided raising of the character of the work of the students, at greater speed than was made when errors were only discounted. Every week there are a number of perfect papers, the list of names of those writing without error sometimes including more than half of those who participated.

I do not know that a satisfactory plan could be devised for public typewriting contests whereby the premium should be awarded only for absolutely perfect work. But surely the standard could be raised so that the work on which the award was given should be of such a character that it would pass as practical typewriting in the business world.

If the committee would adopt some such rules as here suggested the result would be wholesome all along the line. Those who anticipated entering the contests would practice for accuracy instead of solely for speed, and they would thus be fitting themselves for the actual businsss of stenography, in which most of them are engaged. Those who witness the contests would get a more practical idea of the possibilities of typewriting. The teachers who attend the conventions would raise their standards of teaching to meet the demands of the public tests. Students who read the reports of the meetings would have the idea of accuracy impressed upon them, instead of reading of prizes awarded for typewriting which could not be accepted in business offices.

The fault does not lie altogether with the contestants. They always rise to the level set for them by the committee who makes the rules. The greatest emphasis has been laid on the idea of speed, and those who were preparing themselves for the competition practiced with that in mind. An error a minute was not considered very bad, consequently they did not force themselves to greater accuracy.

The typewriting companies are in a measure at fault. They have exhibitions of expert typewriting, and announce high rates of speed, saying nothing about errors. Thus the standard of speed is apparently set much higher than it really is.

Let the championship be awarded only for good, practical work.

C. C. C. A.—Continued from page 21.

The report of the committee appointed to consider the trophy offered to the association by Mr. G. W. Brown, recommended that the offer be accepted and a committee be appointed to confer with Mr. Brown and report within thirty days, and the result made known through the educational journals as soon as possible. The following committee was appointed by the President:

Mr. A. C. Van Sant, Ida McL. Cutler and Walter Rasmussen.

Officers for the coming year were next elected, as follows:

President, G. E. King, Cedar Rapids, Ia.

Vice President, Elizabeth Van Sant, Omaha, Nebr.

Secretary, R. H. Peck, Davenport, Ia.

Treasurer, C. W. Ransom, Kansas City, Mo.

It was decided to hold the next meeting of the Association at Davenport, Iowa. The thanks of the Association were tendered to each member who contributed to the success of this meeting.

Mr. King, the newly elected president, was conducted to the chair and appointed on the executive committee for the ensuing years Mr. H. R. Peck, Davenport, Iowa, Mr. L. C. Rusmisel, St. Joseph, Mo., and Miss Mary Horner, Waterloo, Iowa.

THE STORY OF

Business Education in America

By FRANK VAUGHAN,

203 BROADWAY, - - - - NEW YORK.

No. 11. The International Business University. (Paper.)

Before me on my desk is a letter just received from the proprietor of one of our best known Commercial Schools. This legend appears on the side, printed in red ink:

"Affiliated with the American Commercial Schools Institution, Washington, D. C."

I suppose you know what that means—most of you, no doubt, much better than I do. I confess some ignorance as to the development and up-to-date accomplishments and status of "The American Commercial Schools Institution" idea, but somehow it brings to mind the effort made by our revered Uncle Robert Spencer, some 37 years ago, to weld the business schools of the United States and Canada into one great compact organization, operating under an international charter, yet each school preserving its individual entity.

Some reference has been made to this in a previous paper. While nothing ever came of the project, it seems of sufficient historical value to give in full the terms of Mr. Spencer's proposed charter, with his explanatory comment as reported in the official proceedings of the convention of the International Business College Association held in Boston, June 1870. A literal transcript is appended.

A BILL.

To incorporate the International Business University of the City of Washington in the District of Columbia.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That their successors and associates be and they are hereby declared and constituted a body politic and corporate, by the name and style of the International Business University, and as such shall have perpetual successions, may sue and be sued, plead and be impleaded, contract and be contracted with, and may purchase, hold, sell, convey and dispose of real and personal estate; may have a common seal and may break and renew the same at pleasure, and may grant diplomas and confer degrees.

SECTION 2. And be it further enacted, That the objects of said corporation shall be the promotion of business education in the United States and other countries, the establishment of systems of instruction in the sciences of commerce and finance and the illustration of business enterprise and pursuits.

SECTION 3. And be it further enacted, That the members of said corporation may agree and establish Articles of Association regulating the terms of membership in said corporation, the management and direction of its affairs, the appointment or election of its officers, agents, directors, and faculty, and prescribing their duties, providing for the enactment, amendment, or repeal of By-Laws and Resolutions, and providing for the exercise and enjoyment of the franchises hereby granted to said corporation in any lawful manner not inconsistent with the provisions of this act. Such Articles of Association may, from time to time, be revised, amended, added to, or repealed in whole or in part by said corporation in such manner as shall be provided in that behalf in said Articles.

SECTION 4. And be it further enacted, That it shall be lawful for said corporation to enter into any contract which may be agreed upon between said corporation and any business college or school or the proprietor or proprietors thereof, by whatever name such college or school may be called and whether the same shall be incorporated or not, as to any and all matter pertaining to the proper objects of such college or school and of said corporation; and said corporation may, in like manner, contract with any number of such colleges or schools, or the proprietors thereof, at one time and in one instrument.

All contracts made pursuant to this section are hereby declared to be binding and valid. Said corporation may also establish business colleges and schools as branches of said University, and may manage and dispose of them at pleasure.

SECTION 5. And be it further enacted, That said corporation may, on its own account or jointly with others, engage in the manufacture and sale of books and stationery or the publications of periodicals, or any other lawful business illustrative of business education, and may, in like manner, conduct and carry on the same.

Provided, That in every co-partnership or joint stock company of which said corporation shall be a member or shareholder, the liability of the several members or shareholders for the debts of such co-partnership or joint stock company shall be limited to the amount due from such members or shareholders respectively on the stock account of such co-partnership or joint stock company, and that the name of every such co-partnership or joint stock company shall contain the word "limited."

The Chairman. I would like to hear some debate on this subject. It is a matter to which the members should give attention.

Mr. Spencer. The idea of binding these institutions together under a charter obtained from the National Government, is an idea that has been in the minds of some members, but it has been only an idea; it now begins, perhaps, to take its first tangible form.

Perhaps we may not, as yet, have given the subject sufficient consideration to be able to discover any advantages that may be derived from such a charter, or any objection that might exist in the movement. I believe that we have made a pretty good beginning in regard to the organization and development of our schools. We have been at work at them some twenty years to bring them up to the present point. There is still more to be accomplished, and I believe that the connecting of our system of education with the business of the country in such a way as to make the institutions themselves most prosperous and useful to the business of the country, and in turn, to make the business of the country most useful to those institutions, can be accomplished in no way except through a system of State and National charters.

You will observe that the charter which I have just read contemplates conferring upon this Association such powers and privileges as will enable it, either on its own account or jointly, to engage in the making of blank books and the publication of books and periodicals, and also engage in any lawful business. Now, there are a great many kinds of lawful business in this country and other countries; but while it is contemplated to have this power conferred on the Association, it does not necessarily follow that we are obliged to use those powers and privileges until we get ready; neither does it follow that we must invest capital in business enterprises. But gradually the country is becoming filled up with men who have been connected with these institutions. *The time is not far distant when the great body of business men in this country in active employment will be representatives of the colleges belonging to this Association*, and I believe it to be not only the interest but the duty of the Association to begin now to devise ways and means by which it can provide facilities for aiding these young men in their business enterprises, and still hold them in sympathy and practical co-operations in their counting rooms and business pursuits with the work we are doing in the school room. That is what is contemplated in Article 5th of the charter.

I would call the attention of members very particularly to this Article, because it occurs to me that this may be regarded, perhaps, by those who have not given the subject consideration, as a provision out of which nothing can come. But we are not obliged to act under it; we have the power and can use it, but we are not obliged to use it; and the time will come, I am sure, in the history of our work, when we shall find it practicable and profitable to make use of this very power, and I think I can indicate a way in which it can be done.

Looking forward to the time when the great body of the business men in this country shall be composed of persons who have been, from time to time, connected with our various institutions scattered throughout the country, I think we may make use of the powers and privileges contemplated by this charter in bringing the business interests of the country into closest relations, and in facilitating the business of the country. It would not be very difficult, under such a charter as this, to even arrange a connected system of banks throughout the country; not, perhaps, banks of issue, but private banks. There are banks in every city, well established banks, reliable establishments, that might perhaps, think it desirable to place themselves under this charter, thus securing the advantages, if any, of limited liability, the Association taking, perhaps a very limited amount of stock, sufficient merely to bring it under the charter itself; or if the Principal of a College desires to make an investment, it affords an opportunity.

Now, all other educational enterprises, our colleges and public schools, are sustained either by voluntary contributions (in the main) or by taxation. Our institutions of learning in this country are waiting for men of wealth to die, and expect them to bequeath their money for the support of those institutions. We do not feed upon any such expectations, and yet we know that the building up of these institutions to the standard they should reach ultimately will require vastly more means than we can command, and closer relations with business men and business interests of the country than we now sustain. These are some of the objects which we have in view, in introducing these powers and privileges into the draft of the charter.

The time may come when we shall want to lay a sub-marine cable or build a new rail-

ASSOCIATION AND CONVENTION COMMENT, COMMUNCIATIONS AND ANNOUNCEMENTS

THIS DEPARTMENT IS DEDICATED TO THE INTERESTS OF THE FEDERATION, ASSOCIATIONS AND CONVENTIONS OF THE COMMERCIAL TEACHING PROFESSION. OFFICERS OF THESE ORGANIZATIONS ARE CORDIALLY INVITED TO COMMUNICATE WITH THE PROFESSSION THROUGH THIS MEDIUM OF PUBLICITY AND PROGRESS.

Communications should be received in Columbus by the first of the month preceding date of publication. However, they may be received as late as the tenth, and in cases of important program announcements, as late as the fifteenth of the month.

road across the continent, who knows? Should that law pass Congress, there is no reason why we could not throw down the gauntlet to Commordore Vanderbilt and James Fisk, Jr. The only reason I know of is, perhaps we are more honest than Mr. Fisk, and hence have less money.

Mr. Rider. Sec. 5 is hardly broad enough for that. It should cover more ground.

Mr. Spencer. "Engage in any lawful business." That is what is called in legislative parlance, a kind of "blind", simply to cover up the main thing.

Mr. Rider. I don't think you could build many railroads on that: "Illustrative of business education."

Mr. Spencer. When Congress says we are a Corporation, with power to engage "in any lawful business," that means a great deal. I suppose it is lawful to engage in railroad business.

Alack and alas! I find this requiem in the address of President Felton at the Detroit meeting a year later:

"It was confidently believed that timely and judicious effort would secure from the Federal Government proper recognition and just encouragements of our efforts in behalf of business education, and obtain for the Institution we represent, liberal protection and franchises under the Aegis of a National Charter. That committee entered upon the discharge of this trust with determination, and without anticipating its report, I may say that during the pendency of its labors, it was advised by several members of their wish to have their names omitted in the list of incorporators. This unlooked for hesitancy on the part of members known to be favorable and committed to this object, suggested to the committee, I doubt not, objections to some features of the plan which in their judgment it was desirable to have corrected. In this view of the case, it would have been impolitic for the committee to have proceeded. This subject consequently remains in statu quo. *It may be well to inquire if a Committee on Grievances should not be added to the list of Standing Committees.*"

Thus ended the dream of an INTERNATIONAL BUSINESS UNIVERSITY.

TO THE MEMBERS OF THE NATIONAL COMMERCIAL TEACHERS' FEDERATION:

For fear some one may accuse the officers and committeemen of doing nothing, because we are not continually in print, I mention a few matters that are receiving our consideration at the present time.

First: The several section officers and committee chairmen have resolved themselves into a "Ways and Means Committee" to enlist a larger number of Commercial Teachers in the work of the Federation, either by actual attendance at the conventions or by affiliation through membership. One thousand members is our bugle call for Pittsburg.

Second: A concentration of effort, so that the work of sectional officers and committees will directly and effectually represent all Federation interests, instead of the independent section to which a committee or officer belongs.

Third: The preparation of a prospectus that will fully represent the work of the Federatiou in all its departments, and the advantages to be secured through membership or affiliation, and particularly calling attention to the educational, industrial and social advantages to be enjoyed by attending the Pittsburg meeting.

Fourth: An increase in professional pride and enthusiasm that will at the same time popularize and dignify commercial education.

There is much work to be done, and judging from the many proffers of help that have come from the officers and committees, it will be done, and the Pittsburg meeting will be a record-breaker for numbers, enthusiasm and substantial results.

L. A. ARNOLD, President.

DENVER, COL., May 10, 1907.

The Annual Meeting. National Association of Isaac Pitman Shorthand Teachers and Writers.

Was held at the Miller School, 1133 Broadway, New York City, on Saturday, April 20th. It was a large enthusiastic gathering, and the following officers were elected for the ensuing year.

President and Dean: William Hope, A. M., M. D., L. L. B., Vice-President; George Wolf, (Highest Certificate), Corresponding Secretary; David M. O' Keefe, 179 Marcy Ave., Recording Secretary; John J Shea, Treasurer; Mable Heatherington.

THE PRESIDENT'S ADDRESS

The President's address in part was as follows:

Fellow Members: In acknowledging the honors conferred upon me, it is only fair to remind you that I would not have accepted the offices tendered me had it not been thoroughly understood that the work of the Associaton for the coming year is to be broadened and the syllabus and honor work increased and strengthened along educational lines. There are hosts of Isaac Pitman writers in the city of New York able and willing to extend the benefit of this highly developed system to other towns and cities throughout the United States. Efforts along such lines have been stimulated by the international honors that have been secured by the winning of the Eagan International Cup and Miner Gold Medal at the recent speed contest. I believe that this Association means to show its appreciation and delight by organizing affiliated branches and auxiliaries in every live city in America We can afford to be as generous in the future as we have been just in the past. As your Dean I will submit at the next monthly meeting an Educational Syllabus for the year's work that must be accomplished to secure the certificates of honor, and as your President I will indicate the manner in which a determined effort will be made to carry out the aims and objects of the Association during 1907-1908.

At the conclusion of the address Dr. Woodford D. Anderson gave an interesting report of the sayings and doings at the Boston convention, after which the meeting was adjourned, subject to the call of the President. The election of the Executive Committee and the appointment of other committees were laid over until the next meeting.

Appreciation.

EDITOR BUSINESS EDUCATOR:

For some months past I have been intending to write you a few lines in regard to the recent issues of THE BUSINESS EDUCATOR, and the value of the publication to young people. But the pressure of business has been so exceedingly great, that I have found it utterly impossible to secure the time for said letter until the present.

I write you, because I feel that you are doing a very valuable work for the rising generation, and that you should be commended for your painstaking and continuous effort in this direction.

The copies of the EDUCATOR are replete with valuable information and suggestions, and can be read and studied with great profit by any man or woman who desires to participate in the activities of business.

Another feature in your plan, my friend, that I greatly admire, is that you do not exhaust all the adjectives in the English language in commending different penmen and teachers of other branches. Some publications run this matter into the ground. In fact, they make it ludicrous for the reason that they use the superlatives in regard to Tom, Dick and Harry, irrespective of the actual facts in the case.

Well, my friend, I congratulate you upon the success of the publication and the great good that it is doing, and I sincerely hope it will meet with the appreciation upon the part of those interested in business education, that its merits warrant.

Our students enjoy the EDUCATOR very much and I consider that it has been a very important factor in increasing our students' interest in their work, and especially in their penmanship. I wish that every one of them was a careful reader of the EDUCATOR. Wishing you the very best success in the future, I remain,

Sincerely yours,

G. W. ELLIOTT.

MOVEMENT OF TEACHERS

J. W. Donnell, of the Meadville Commercial College, goes to Pennington, N. J., Seminary. Florence Teasdale, of Worcester, Mass., is a new commercial teacher in the Portsmouth, N. H., High School. Miss Vara H. Sawyer, a recent graduate of the Worcester, Mass., Business Institution, is to follow J. B. Knudson at the Dover, N. H., High School next year. C. L. Eyster, a former student of R. A. Grant's has been made Mr. Grant's assistant in the Yeatman High School, St. Louis. Geo. W. Beckler, of Newport, Ky., goes to the Chillicothe, Mo., Normal School on a long-term contract. Miss Gertrude Harvey, for many years at the head of the shorthand department of the Brown Business College, Galesburg, Ill., is to have charge of similar work in the Rhode Island Commercial School, Providence, which was bought in January by Mr. H. L. Jacobs, of the well-known Jacobs Business College, Dayton, Ohio. E. F. Whitmore, one of the rattling good penmen of the East, will go from Merrill College, South Norwalk, Conn., to Strayer's Business College, Washington, D. C. K. G. Merrill, last year with the R. M. & S. Schools, Trenton, N. J., will be with Wood's Commercial School, Washington, D. C O. S. Smith, of Zanesville, Ohio, goes to Walworth Business College, New York City. E. A. Zehadt, of Penn College, Oskaloosa, Iowa, returns to the Minnesota School of Business, Minneapolis, where he was employed some years ago. Miss Gertrude O. Hunnicutt, Alton, Ill, Business College, goes to the Lansing, Mich., Business University. Miss Mary Lucas, formerly with the Albion, Mich., School of Business, will be with O. L. Treuary's new school in Racine, Wis. J. C. Logan, of the University of Ottawa, Canada, will be a new member of the staff of the Modern Commercial School of Brockton, Mass. C. C. Lister leaves the B. & S., Baltimore, where he has been for many years, and joins the staff of the A. N. Palmer Co., in the New York office; while W. C. Henning, the well-known penman of the Cedar Rapids, Iowa, Business College, will handle the work on the American Penman formerly done by F. A. Keefover. F. O. Pinks, of the B. & S. Business College, Warren, Ohio, takes charge of the shorthand work of the Lackwanna Business College, Scranton, Pa. C. D. Slinker, of Des Moines High Schools, will handle commercial work in the State Normal School of Emporia, Kan., this summer while the regular teacher, Mr. Geo. S. Murray, is absent on a two-month vacation. Geo. J. McDaniel, for many years with McDonald Institute, Milwaukee, joins the Philadelphia Business College. F. W. Morrill, a graduate of the Burdett College, Lynn, Mass. will handle the penmanship of the Morse Business College, Hartford, Conn. C. G. Price, for several years with the B. & S. Business College, Baltimore, has been engaged to teach in the Packard School, New York. O. T. Johnston, of the Mountain State Business College, Parkersburg, W. Va., goes to The Brownsberger, Los Angeles, to join Irvin Hague, of the Spencerian, Cleveland, who will also be on the staff of this large and growing school. Miss Stella Smith, the well-known expert teacher of Touch Typewriting, who has been with Simmons College, Boston, for some years, is to be with the Sadler-Rowe Co., next year. D. E. Wiseman, of the Mountain State Business College, Parkersburg, W. Va, will be with the R. M. & S. Schools, Trenton, N. J., next year. Frank H. Arnold, Otwell, Ind., a student of the Lain School, Indianapolis, is to have charge of the shorthand work in the Crawfordsville, Ind., Business College. R. E. Summer, of Lisbon, Ohio, a recent graduate of the Spencerian, Cleveland, will be with the Jackson, Mich., Business University. J. P. King goes from the Drake Business College, Orange, N. J., to the Euclid School, Brooklyn. Erwin Campbell, of the Detroit Business University, Detroit, goes to one of the Detroit High Schools. Warren R. Hill, Crisfield, a Sadler graduate, is a new teacher in the Newport News Business College. D. G. Yoder is a new man in the Roselle, N. J., High School. Mary C. Lord, formerly for some years with the Minnesota School of Business, Minneapolis, is with Kinyon's Commercial School, Pawtucket, R. I. J. L. Street, of the Normal School, Muncie, Ind., is with the Schissler Business College, Norristown, Pa. J. C. Blue, Dallas, Tex., is a new shorthand teacher in the Blair Business College, Spokane. L. A. Waugh, a Western Normal School, Shenandoah, Iowa, graduate, is in charge of the commercial work of the West High School, Rochester, N. Y. E. M. Douglas, Brockton, Mass., will have charge of the Gregg shorthand work of the four C's. Madison, Wis. next year.

Mr. L. B. Darling, an excellent portrait of whom appears herewith, came near being a centennial product, having been born in 1875. In 1882 he came to Ohio, and graduated from the Elyria high school in 1895. In 1896 he pursued studies in the Western Reserve University, Cleveland, Ohio, and taught in country schools for two and one-half years. Next he completed a business course, including Graham's Shorthand, and served as stenographer for the Elyria, Ohio, Lumber Co. In 1900 and 1902 he attended the Zanerian and improved his penmanship. He served as principal of the commercial department of the Warren, O., high school, and also kept books for the Lorain, O., Steel Co. He next served as principal of the Douglas College, McConnellsville Pa., and is now proprietor of the Darling's Business College, Elyria, Ohio.

Mr. Darling is familiar with business college work from A to Z, serving as teacher, solicitor, and proprietor. He also handles successfully such studies as Algebra, Latin, Geography, Physics, Bookkeeping, Arithmetic, Commercial Law, Drawing, Business Correspondence, etc, etc. Of him you will hear more in the future. He is made of good material, and knows and enjoys hard work. You can't keep such a man down.

The Spencerian Commercial School, Cleveland, Ohio, occupied a large, beautifully located and appropriately decorated booth at the First Annual Cleveland Business Show, held in Gray's Armary, April 15-20, 1907. The Show seems to have been a great success, the booths having been erected by the management, thus securing uniformity in arrangements, decorations, etc. It has been stated that the Cleveland Show was the best arranged exhibition ever given.

NEWS NOTES AND NOTICES

Mr. W. C. Wollaston, who has heretofore been interested in the Owosso and Port Huron, Mich., Schools, has disposed of his interest in the former and has become sole owner of the latter. Mr. Wollaston is a fine young man, mentally, morally, and professionally, and we predict for the Port Huron Univ. increased patronage and success.

Mr. John R. Gregg on May 14th accompanied by Mrs. Gregg, started for an extended trip of three or four months to Europe. They have our best wishes for an enjoyable and profitable journey, and a safe return to the land of the free and the city of hustle.

Luther B. Elliott, an expert advertiser, who has given courses of lectures on advertising before the students of the Rochester Business Institute and the business men of Rochester during the last three years, which have received wide attention from the press and public, and who has been solicited to give the lectures in other cities, and D. Curtis Gano, L. L. M., a member of the Rochester Bar, on the aid which teachers of commercial law may secure from members of the legal profession, have been engaged by the Rochester N. Y., Business Institute to instruct in their Summer School for the training of Commercial Teachers from June 17 to Aug. 23, 1907.

Mr. Frank M. Erskine, of the West Chester, Pa., High School will go to Grand Prairie Seminary, Onarga, Ill., this fall, to take charge of the commercial department.

Dudley Glass, penman in the Tyler, Texas, Commercial College, recently favored us with a list of 45 subscriptions which is certainly a good showing for the spring of the year, indicating a large and prosperous school, and an enthusiastic one on the subject of penmanship. In consequence of this enthusiasm, a number of certificates are finding their way into the hands of pupils of this school.

E. C. Harrell and R. L. Dickensheets have purchased the Poudre Valley Business College, Ft. Collins, Colo. From this on they will conduct this institution as well as the Boulder Business College, Boulder, Colo. Mr. Dickensheets reports that prospects for a large enrollment at both places are very promising.

James L. Street, formerly of Muncie, Ind., now has charge of the Commercial Department in the Schissler College of Business, Norristown, Pa.

Miss Elizabeth B. Davidson, supervisor of writing in the Chester, Pa., schools, has been elected to a similar position in the Friends Schools, Philadelphia, Pa. Miss Davidson seems to have done such good work at Chester that her services were desired in Philadelphia.

G. E. Van Buskirk, who for some time has been connected with the Vulcanized Rubber Co., Morrisville, N. J., recently accepted a position as policy engrosser for the Mutual Life Insurance Co., Newark, N. J. Mr. Van Buskirk is a splendid penman, and taught for some time in the Rider, Moore & Stewart School, of Trenton. We doubt not that he will succeed nicely as policy engrosser, and THE BUSINESS EDUCATOR extends best wishes to him in his new field of work.

Mr. S. L. Caldwell, who for some years has been with the State Normal School, Peru, Nebr., is now engaged with G. W. Brown, Jr., at Lincoln Nebr. Mr. Caldwell is an experienced teacher of penmanship, drawing and the commercial branches, as well as a practical penman. Moreover he's a man of unimpeachable character, whose loyalty and earnestness no one questions.

A splendid Spring list of subscribers came from our loyal supporter, Mr. E. H. McGowen, of the Western School of Commerce, Stockton, Calif. Mr. McGowen has contributed a lesson to our Blackboard Series, which will appear in due course of time.

Mr. W. E. Garvey, the owner of the above physiognomy, was born on a farm near London, Ont., December 12, 1882, and was educated in a little red country school house, and in the Engersoll, Ont., High School. He then followed the butter-making trade until he earned enough money to see himself through the Forest City Business College, London, Ont., receiving the highest per cent of any pupil in that institution during the year. He next entered the British American Business College at Toronto as an instructor in the Commercial Department. From Toronto he went to Berlin, Ont., and from there he came to Columbus as an instructor in the Bliss College. Not long since he accepted a position in the Bagwell Business College at Atlanta, Ga.

In Toronto he met and married Miss Blackmore, a young lady who is proving a fit companion and a help in all that the terms imply.

While in Columbus we had the pleasure of meeting him frequently enough to learn to esteem him as a young man of splendid ability and irreproachable character—two very essential things for a teacher to possess.

CATALOGS CIRCULARS

The Commercial Department of the National Phonograph Company, Orange, N. J., has sent out a spiendid catalogue illustrating and describing their machines and accompanying devices, records, etc. Anyone interested will do well to write the company for their prospectus, entitled "The Edison Commercial System."

The Hartford, Conn., National Bank has sent out a financial statement of its condition at the close of business on January 31, 1907. In examining it we discovered that the firm of Bentley & Laird, Public Accountants, 229 Broadway, N. Y., had been engaged to determine the true condition of the affairs of the bank, and from the manner in which the work was done we have every reason to believe that it was done right and in accordance with up-to-date methods. The old saying "What is worth doing is worth doing well" is hereby illustrated from beginning to end.

Messrs Bockmeyer & Elliott, the new proprietors of the Bartlett Commercial College, Cincinnati, Ohio, are sending out an attractive, straight-forward statement of the policies they propose to follow in building up that long-established institution. We wish them the success they deserve.

The Waterloo Business College, A. F. Harvey, President, recently published one of the best catalogues of the season. The equipment of this school is certainly up-to-date and the numerous silhouette half tones are quite attractive and convincing. President Harvey is to be congratulated for the splendid school he has built up and for the straight-forward, truthful advertising literature represented by this catalogue.

We recently received a "souvenir" booklet, published by the "Typewriting Class" of the University of N. Dak. School of Commerce, Grand Forks, N. Dak. It represents class work and is reproduced by the Mimeograph. It strikes us as being the best thing we have ever had the pleasure of examining. The first time we have any room to spare in the columns of THE BUSINESS EDUCATOR we shall reproduce some of it.

"Your Salary Doubled" is the attractive title of a very artistic catalogue, issued by and in the interests of Behnke-Walker Business College, Portland, Oregon. As a product of the printers art it is one of the best we have seen for sometime. The illustrations are alike beautiful and expressive, and they disclose a thoroughly modern business training school, so far as equipment can make it. The text would also indicate that the illustrations in no wise belie the real condition of the institution.

Rowe College, Kalamazoo, Mich., W. W. Bennett, Manager, publishes a first-class catalogue of 40 pages containing a variety of illustrations. The script heads disclose the fact that Mr. Bennett's pen and critical eye have not lost their old time cunning. The catalogue would indicate a prosperous school, even though a comparatively new one.

Elliott's Business College, Burlington, Iowa, in large gold letters, is the title of the maroon color covered catalogue issued by that pioneer Business Educator, G. W. Elliott. From the illustrations we conclude that it is one of the best furnished institutions to be found in our profession, the furniture being quite massive and costly in character. It contains a large variety of illustrations of penmanship, of school room views, of river scenes, of business houses, etc., making it attractive and appealing to the prospective patron.

The Pernin Stenographer, Detroit, Mich., is a very good shorthand magazine. We should be glad to see it enjoy the second class privilege of the post office service.

The Easter number of Thrift, Cedar Rapids, Ia., contains some very good reading as well as a very good lesson in penmanship by the principal of the commercial department.

Sadler's Bryant & Stratton Business College, Baltimore, Md., is sending out a catalogue which is quite original and attractive, indicating that this up-to-date institution is not resting on its oars because it happens to have a splendid, long-established reputation. Few schools in this country are as well equipped in school room furnishings, building equipment, etc., etc. The printing is in yellow, brown and black with gold title, producing a very harmonious effect. "From Sadlers to Success" is a unique little catch title printed in yellow as a boundry and back ground for the text for each page, giving the whole a unique and distinct effect.

"Stop" is the startling title of one of the most novel pieces of advertising we have had the pleasure of examining for many a day. It is issued by the Bliss Business College, Columbus, Ohio, and comprises 24 pages and cover with fac-simile letters of recommendation thrown in. It gives testimonials and portraits of quite a number of young ladies whose salaries vary from $720 to $1300 a year and it also gives portraits and testimonials of several young men who are earning from $1200 to $3000 a year, all graduates of this college.

"Metropolitan Commercial College" is the name of a new school located in East St. Louis, Ill., the proprietors of which are S. N. Falder, W. A. Roberts and W. R. Jasper all of whom have heretofore been teachers in St. Louis, Mo., business schools. Mr. Falder, the leading spirit in the new enterprise, is the well known professional penman with whom our profession is quite well acqnainted.

The subject of this sketch, Mr. Irwin P. Mensch, was born in a typical "Pennsylvania Dutch" community near Reading, Pa. At the age of 15 he entered Carrol Institute, Reading, Pa., and pursued advanced English studies. He next entered Inter-State Commercial College, Reading, Pa., where he completed the stenographic course, and accepted a position as stenographer to one of the City's executives. Afterward Mr. Mensch returned to the Inter-State College and completed the commercial training course and was retained as penmanship and commercial instructor. After teaching one year he became chief clerk in the draughting room at the Philadelphia and Reading Railway Company's Shops, Reading, Pa., where he remained two years.

Persistent in his efforts to perfect himself, he entered Zanerian, Columbus, Ohio, since which time he has filled the following positions: Instructor in Penmanship at Inter-State Commercial College, Reading, Pa., Asst. Com'l Instructor at Morse Business College, Hartford, Conn., Prin. Com'l Dept. Spencerian Business School, Newburgh, New York.

Mr. Mensch became interested in lettering during the time he was employed as shipping clerk, and is today a very original, practical engrosser. Besides, he is an all-round penman and teacher of much ability.

Mr. Mensch is happily married and the proud daddy of a bouncing boy named after ye editor.

Recent advertising literature has been received from the following: Parsons, Kan., Business College; Braniger's Business College, Parkersburg, W. Va.; Rowe College, Kalamazoo, Mich.; Hastings, Nebr., Business College; Holyoke, Mass., Business Institute; Alma, Mich. Commercial School; King's Business College, Raleigh, N. C.; Dallas, Texas, Commercial College; Waterloo, Ia., Business College; Lima, Ohio, College; Joplin, Mo., Business College; F. E. Persons, Buffalo, N. Y.; 445 Breckenridge St.; The Packard Commercial School, New York City, N. Y.; Holyoke, Mass., Business Institute; Alma, Mich., College, Commercial Department; The West Texas Business College, Abilene, Texas; Isaac Pitman & Son, 31 Union Sq., New York, N. Y.; Commercial Department, Manual Training High School, Kansas City, Mo.; Whitmore Business College, St. Joseph, Mo.; Mansfield, Ohio, Business College; Rasmussen Practical Business School, St. Paul, Minn.; Harding Advertising Co., 653 Broad St., Newark, N. J.; School of Commerce, Cincinnati, Ohio.

Blackboard Lessons in Business Writing

By America's Leading Teachers of Penmanship

No. 7. By G. E. Gustafson, Penman, Inter-State Commercial College, Reading, Pennsylvania.

There are from seventy-five to eighty students in my class, and they are seated at the two sides of large desks arranged in rows. We will assume that we have gone over the capital letters that belong to the direct oval and a few small letters, and that we have practiced for a day or two on the indirect oval exercises.

Going before the class and placing diagram No 1 on the board: "Having gone over the letters that belong to the direct oval, we are now ready for the letters belonging to the indirect oval. The letter that I want you to practice today is the capital *H*. Before attempting the letter itself we will practice for about ten minutes on the two ovals and the straight line exercise in order that we may gain control of the muscles and also that we may generate a movement suited to the letter we are about to make. You will readily see the importance of these exercises by referring to diagram No 1. The *H* is full of ovals."

Placing exercise No. 1 on the board: "You may begin your practice upon the reverse, compact oval, making it two spaces high and half way across the page. Then change to the direct oval and continue to the end of the line. All ready 1, 2, 3, 4, 1, 2, 3, 4, follow me, 1, 2, 1, 2, 3, 4, Stop."

Placing exercise No 2 on the board: "You may change to the retraced oval and the straight line exercise, making them one space high. Notice how I make them. Use circular movement in the ovals and in-and-out movement in the straight line. Retrace about eight times. Ready, 1, 2, 3, 4, 1, 2, 3, 4, keep it up, 1, 2. Watch the position of the holder. Keep fingers from acting and guard against irregularity in height, slant and spacing. Keep the blotter under the right hand, and see that the inkwell is in the right place. Arrange your work as you see it arranged on the board. 1, 2, 3, 4, 1, 2, 3, 4, Stop. The students on the west side of the desks may practice, and the students on the east side please observe. You do not learn to write simply by practicing yourself, but by seeing others practice 1, 2, 3, 4, 1, 2, 3, 4, 1, 2, Stop. The students on the east side may practice and the students on the west side please observe 1, 2, 3, 4, 1, 2, keep it up—Stop."

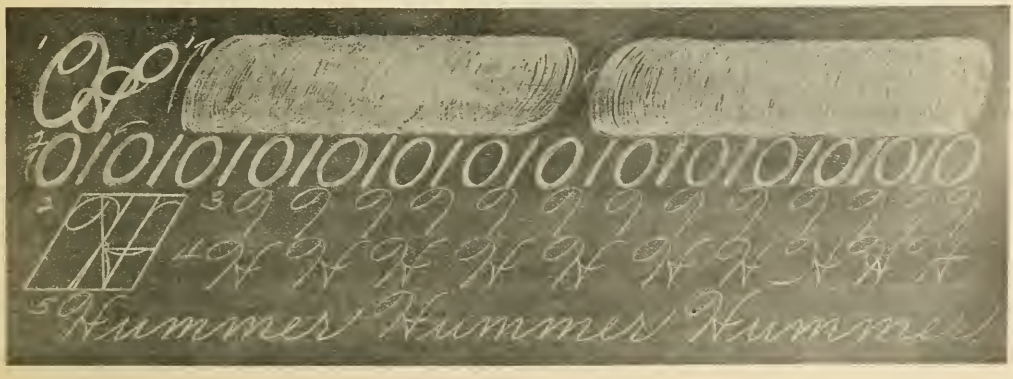
We are now ready to take up the letter. You will please study diagram No 2." Placing it on the board: Notice the location of each part with reference to the other parts, and the general direction of each line and how it varies from the straight line. This is a beautiful letter. The downstroke in the first part is almost straight and finishes on the base line with the pen resting. Notice the last part how gracefully it curves to the right at the top and how straight it is as it approaches the base line. Let the part indicated by x be an angle instead of a loop for the reason that there is a tendency to make the loop too large."

Placing exercise No 3 on board: "You may practice the first part of the letter by itself for about 10 minutes. I prefer to use this form for the *H* because with slight modifications it can be used for almost one-half of the capital letters. For business purposes a variety of forms is not wanted, and since this form can serve in so many letters it is a saving of time to use it and a matter of great importance to master it."

Exercise No 4: "Study the copy first, please. Be sure you have a perfect mental picture of the letter before you attempt to make it. Which are the best letters? Why are the last three not very good?

You must be able to see the good and the bad letters in my work or you cannot see them in your own. Make fourteen letters on each line and be sure to distribute them evenly. This will require more good management than skill. Watch the appearance of the page, and do not practice long on a page that has been condemned. Let all your work be specimen work. You may continue. The students on the west side may practice and the students on the other side observe." For the same reason I also make use of the best students in the class by placing them in the neighborhood of new students and others who find it hard to acquire the proper movement: "Stop. The students on the east side may practice." A student will use the best movement he can if he knows that other students are watching him.

Exercise No 5: "During the rest of the period you may practice on the word *Hummer*, writing it three times on each line. Watch the turns and angles and finish each word with care."



Miss Annie Carpenter, the subject of this sketch, is a typical Kentuckian, of the Southern rather than of the Northern type.

After preparing for, and following the profession of teaching, she entered the historical Bryant & Stratton Business College, Louisville, Ky., and pursued and completed the commeecial course, qualifying as a teacher of commercial subjects.

Coming under the enthusiasm and skill of the teacher of penmanship, Mr. N. H. Wright, she soon made splendid progress, completing her work in this line in '04 and '05 in the Zanerian.

She is employed as commercial teacher in the Louisville Commercial High School, and if conscientious attention to details, untiring effort and character count, she certainly will meet with success.

Miss Carpenter has demonstrated very conclusively that concentration rather than muscle is the essential element in the attainment of excellence in penmanship.

She is retiring in disposition, sensitive in temperament, but superbly courageous in controling without losing these inborn qualities in meeting and mastering the problems of an honorable, semi-public career. A true lady and and a true teacher.

Miss Allene Shea, whose portrait appears above and whose handwriting is shown herewith, was born April 13, 1893 in the city of Lexington, Ky. Her father died in 1899 at which time her mother moved to Louisville, Ky., where Miss Shea received her early education in St. Mary Magdalene's school, obtaining three medals for excellence in studies.

In Sept. '06 she entered the Commercial Department of the Louisville High School and came under the splendid influence and inspiring instruction of Mrs. S. E. Morris. Here she soon attracted attention and made friends because of her amiable disposition, and improved in penmanship, as shown herewith.

Unfortunately she was born without fingers and hands, and writes by using both arms. Her work in bookkeeping is above the average, the ruling and penmanship being done remarkably neat and well.

This young lady serves very well to emphasize the fact that character, disposition, and perseverance are the secrets of *real* success. She faces life's tasks with a smile and will which melts and moulds them into human service, the highest development and expression of character. Like the smith who first softens the metal and then shapes it with stroke after stroke of his hammer, so she first smiles and then surmounts the task by applying herself to it with a will.

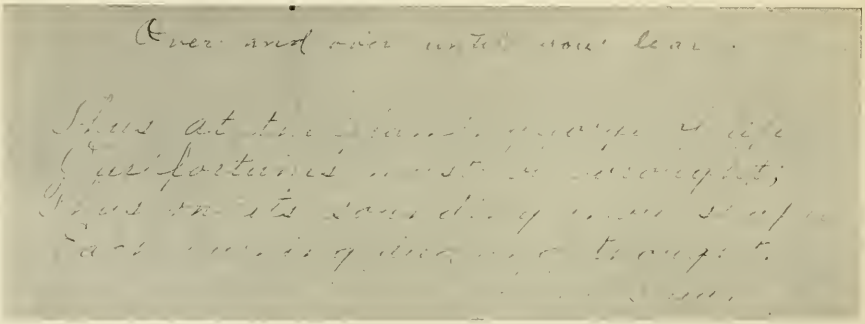
May we all gain inspiration and strength from Miss Shea's example.

Mrs. S. E. Morris, whose portrait appears above, is a native of the city of Louisville, Ky. She completed the work in the grades, Girls High School, and Normal School of Louisville, and then taught in the city schools. Her career as teacher was broken for a short period only by her marriage in 1900. After the death of her husband she again began teaching.

While thus engaged she studied bookkeeping, and in the summer of '03 pursued English studies at Columbia College, New York City. The summers of '04 and '05 were spent in the Zanerian, and as a consequence she writes a practical, professional hand.

Four years ago she was appointed teacher in the Commercial High School of Louisville, which position she still holds.

Mrs. Morris is possessed of a most aimable disposition, which, with her professional qualifications, make her a valuable teacher and member of society. For, unlike many who engage in commercial pursuits or in public employment, she is as truly feminine in fact and in manner as though she had never known toil and trial in the turmoil of honorable self-support.



Arm movement writing by Miss Allene Shea, Louisville, Ky., pupil in the Commercial Department of the High School, the first line showing how she wrote but a few months previous to the stanza. Miss Shea writes by holding the pen between her fingerless hands, as she has no fingers. Anyone with perfect hands should be ashamed to write less well, and yet how few write as well. Miss Shea is to be congratulated upon the progress she has made, and no one is more grateful than she for having such splendid instructors in writing, for which Louisville is becoming noted.

Mr. T. Courtney's Concluding Lesson in Ornamental Penmanship.

By T. Courtney, Strayer's Business College, Washington, D. C.

Quincy, Ill, June 1, 1907.

Dear Reader:

With this lesson we conclude the course in ornamental writing. It seems very fitting to close with a specimen of letter writing. This will prove an excellent test of your skill.

Hoping your progress has proved entirely satisfactory, I remain,

Very truly,

T. Courtney

Concluding Lesson.

I think it was Elbert Hubbard who said that "Success is the realization of the estimate a person places upon himself." This means that success has been attained when a person achieves what he has felt confident he could achieve.

We are reaching an era in the evolution of man where it becomes more and more apparent that mind rules supreme. As a man thinks, so he is. You can become just what you wish to become, if you possess sufficient power of will to keep ever uppermost the end in view, and work constantly and intelligently toward that end.

In ending this course of lessons I am giving you a lesson in letter writing. I believe that to write a good letter in the ornamental style is the most difficult task a penman has to perform.

In closing let me state that if you have given the lessons the study and effort that you should have given them, I feel sure that you have made great improvement. If the lessons have been the means of awakening in a few students, a desire to become proficient in the beautiful art of writing, then I shall feel well repaid for my efforts in their behalf.

SPECIMENS

V. M. Rubert, a pupil of S. E. Leslie, Eastman College, Poughkeepsie, N. Y., recently favored us with a number of specimens and ornamental writing, lettering, etc. Mr. Rubert has a fine start as a penman, and his work plainly indicates that he has the ability to become one of the very finest in the country.

P. B. McElroy, president of the Mac's Business College, Brownwood, Texas, recently favored us with a set of well executed capitals, ornamental style. Mr. McElroy's work is dashy, bold and very pleasing. He states that they are succeeding in building up one of the leading schools in Texas.

John Edgell, policy writer in the State Mutual Life Insurance Company, Worcester, Mass., writes a splendid business hand, as well as an individual ornate hand. He also does some fine text lettering as shown by samples before us.

Mr. C. O. Squiers, director of the commercial department of the Negaunee, Mich., High School, recently favored us with some movement exercises by one of his pupils, Miss Junetta C. Heinonen, which we should have reproduced were it not for the fact that the lines were too fine and the ink too blue. The exercises are among the finest we have ever had the pleasure of examining, indicating excellent instruction and faithful practice.

Quite a large package of students' specimens in business writing showing good form and good movement—two essentials of good writing—are hereby acknowledged from Mr. Fred Berkman of the Spencerian Commercial School, Cleveland, Ohio.

Mr H. W. Strickland, penman in the well known Goldey College, Wilmington, Del., recently sent a large package of as fine work in business penmanship as we have had the pleasure of examining from any source this year which indicates that as a teacher of penmanship Mr. Strickland is a success, if we may judge by results, and results count. A large number of his pupils measured up to the certificate standard. Some excellent work in figures was included. We have never seen more carefully executed and exact work along the figure line. Mr. Strickland's experience in an insurance office has taught him the value of good plain figures, and his students seem to have caught the inspiration.

Mr. A. C. Schmucker, Earlville, Iowa, a Ransomian student, submitted specimens of business and ornamental penmanship which show splendid training. There is no reason why Mr. Schmucker should not some time become a top-notcher if he continues his practice and improvement. His writing is exceptionally strong and graceful.

Some very well executed movement exercises are hereby acknowledged from the students of Mr. C. H. Blaisdell, penman in the Haverhill, Mass., Business College. The work shows not only originality in design, but vigorous training, which, above all is the essential element which should enter into the movement practice preparatory to practical writing. Mr. Blaisdell is evidently looking after the work as becomes an up-to-date teacher in an up-to-date school.

A package of about 70 specimens representing the work of a whole class is hereby acknowledged from Mr. C. F. Rittenhouse, penman in the Northampton, Mass., Business College. The work is uniformly good and some of it is excellent, clearly indicating that Mr. Rittenhouse is one of our foremost teachers of practical writing. Personally he is gotten up on the Doner order, which means that he does much and says little; tries hard and succeeds. Then, too, he is a gentleman from the ground up, and possesses not a little skill.

Mr. W. H. Bodenheimer, the wearer of the above countenance, was born in Giles County, Tenn., in 1860. Through the influence of a Compendium he became interested in penmanship at the early age of 13, and at the age of 16 he became a teacher of penmanship in an academy in his native state. Later on he taught public school for two years. In '87 he entered the Kentucky University at Lexington and graduated in 1892, with the degree of A. B. While pursuing a college course he earned part of his expense by writing cards and organizing summer classes in penmanship. During the past 15 years he has been actively engaged in teaching in public and private institutions, preparing young people for college and for life. At the present time he is teaching Latin, Mathematics and Penmanship in Christian College, Lingleville, Texas. He is also co-President of the institution in which he is teaching. He spends a portion of his summers teaching special classes in penmanship, and lecturing on that subject before institutions and normal schools.

In 1892 he married Miss Mamie White, of Pulaski, Tenn., a teacher who has been of great aid to him. They have four children, two girls and two boys, the youngest bearing the name of Zaner White.

Mr. Bodenheimer swings a pen of unusual strength and grace, and is full to the very brim with enthusiasm as a teacher. As a consequence he is exerting a splendid influence in favor of good writing among the people with whom he comes in contact.

He has been a subscriber to THE BUSINESS EDUCATOR from its very beginning, and ascribes to it a large portion of his inspiratfon and success.

Mr. C. L. Krantz, penman in the Augustana Business College, Rock Island, Ill., writes a splendid hand and sees to it that his pupils do the same A large bundle of specimens before us show unusual improvement. Moreover, a large number have secured certificates. We hereby compliment the students from the above named school for having been fortunate enough to come under his splendid leadership.

Mr. Wm. Rhodes, Reading, Pa., who writes a very strong individual hand, recently sent some pen drawings which show that he has considerable ability in the art line. Mr. Rhodes also does some very unique and accurate pen lettering. Moreover, he is a true friend of all engaged in our line of work.

Some very good work in business writing is hereby acknowledged from Thacker & Hughes, proprietors of the Union Commercial College, Grand Forks, N. Dak, showing the work of their pupils, some of which would have looked very well in print had it been done in ink sufficiently black to engrave successfully. The pupils of this school are to be congratulated for having fallen into such competent, trustworthy hands.

Specimens of graceful penmanship in variety of styles are hereby acknowledged from E. H. McGhee, penman in the Shenandoah, Iowa, Commercial Institution.

A very handsome, graceful, skillful flourish is hereby acknowledged from the pen of C. E. Ball, of the Mankato, Minn., Business College.

Mr. Freeman P. Taylor, of the Taylor School, Philadelphia, Pa., sent some exercises done by his pupils, which reveal the right kind of training and practice in successful business writing. Mr. Taylor himself writes a splendid hand, and although a school proprietor, is not above details, such as good writing.

Mr. Herbert Anner, Rockville, Conn., a pupil of Mr. J. N. Keeney, is making unusual progress in writing with good prospects of becoming a thorough professional.

Mr. F. A. Curtis, of the Brown Grammar School, Hartford, Conn., does splendid work in all the leading styles of penmanship as shown before us by examples of round hand, business writing, and professional penmanship, as well as text lettering. If we can secure a successful engraving of some of his lettering it will appear in this issue of THE BUSINESS EDUCATOR. Mr. C. ranks near the top as an all-round professional.

Mr. O. N. Shaw, principal, School of Commerce, Onargo, Ill., sent specimens of students work in business writing indicating that they are headed in the direction of good work.

Mr. J. F. Bowers, Easton, Pa., School of Business submitted specimens of business writing from students which reveal genuine business-like training; the kind we like to see.

Mr. J. D. Rice, penman in the Chillicothe, Mo., Normal School, is doing unusually effective work in penmanship, as shown by the three specimens before us by Pearl Foster, R. W. Johnson, and R. E. Arksey, all of whom are getting their work up to a professional standard. The touches of skill here and there indicate that they are on a fair way of becoming professional penmen in the first rank. Congratulations to all concerned.

Mr. L. P. W. Stiehl, owner and proprietor of the Spencerian Business College, Washington, D. C., will buy, sell, and exchange school properties of all kinds; also place worthy and well-qualified commercial and shorthand teachers. Mr. Stiehl is directly interested in a number of business colleges ranging in prices to suit all classes of purchasers. Address as above for full information.

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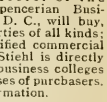

CRITICISMS

V. A. S., New York. You are doing quite well in your practice. Use paper with fewer water lines and a trifle better grade.

E. M. S., Aurora. You are doing splendidly. Ther'll be no trouble about the certificate by the time you have finished the course. Do not sharpen last upper turn of *n*.

M. B., New York. You are doing splendidly. No special criticisms this month.

F. L. B., Loogootee. You are doing good work. Strive for more accuracy, but study form closely and systematize your effort.

F. K., Springdale. You use the fingers too much and practice too slowly. Next time be sure to send some free-hand business-like work.

S. S., Mass. Your movement seems quite good. Endeavor to use the same freedom in your actual writing that you do in your exercises, but at the same time watch very closely turns, angles and spacing. In other words, think good writing if you would have your hand produce it.

F. E., Pa. Your practice lacks freedom. Use the fingers less and the arm more and practice more diligently on movement exercises.

L. F., Ohio. The work before me impresses me favorably. Watch spacing between little letters, and curve the top part of the second half of *H*.

B. C. K., Ohio. You are doing very well with just a hint of haste or carelessness in your little letters. Watch spacing between little letters, and exercise a little more care and success will crown your efforts.

J. A. M., Huron. To secure a professional certificate you need to double the size of some of your exercises, and you need also to strike out more boldly in all of your work, the same as you do in the oval and straight line exercises. In the small letters you must see to it that the most of the up strokes comes directly from the elbow and not in any way from the fingers. Curve the down stroke of o more by starting it leftward rather than downward. Success to you.

F. P. S., Nebr. You have a free movement which is a good foundation upon which to build. Your work lacks accuracy, however. Watch carefully your turns and angles in the small letters, especially in such letters as the small *c* at the bottom, which you make entirely too rounding to harmonize with the other letters. We hope to see more of your work.

L. C. Ky. You are doing nicely. A little less pressure on the down strokes and a little more pressure on the up strokes would make the writing firmer.

V. A. T., N. Y. You are on the right track. Keep working on the exercises, endeavoring to make up strokes just as heavy as down strokes.

C. B. Springdale. You are making but little progress, and you are using the fingers to excess, and not working faithfully enough with the arm movement on exercises.

H. A. S., Whipple. Good work. Watch finish of *W*, keep it high. Double the size of some of your exercise practice.

O. E. F., S. C. Watch form closely, cross *x* upward. Slant first part of *W* less. Make all loops same size. You are on the right track.

G. E. H., Columbia. You are doing well. Use darker ink. Close *a* and curve first down stroke more. Finish *n* with turn at base.

B. H. H., Jamaica. Your practice and consequently your efforts are too scattered. Systematize, concentrate and intensify your impulses and energies. Read Hansam's coming article entitled "Desire and Realization."

E. M. S., Aurora. Your work is quite good indeed. You might do well to increase the size of your work in order to strenghten it a trifle. Especially if you wish to get it up to a professional grade.

Courtney's Criticisms for June.

V. M. R. In writing pages, verses and other body work, try to get your capitals all the same size and the shades about the same weight. Your cards are very neat.

Miss A. C. Shade your capitals more heavily, and make them larger. It would be well to use paper with wider ruling. You are doing nicely.

E. L. C. No particular criticism. Your work is excellent.

WANTED-- All-round Commercial teacher to take entire charge of the Bookkeeping and Penmanship departments of one of the best commercial schools in the United States. No evening teaching; no soliciting. Salary $1500.00. If you feel and know that you are a "top notcher," address RELIABLE, Care of Business Educator, Columbus, O.

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Prof. L. R. Wolfington, COLUMBUS, Box 124 OHIO.

EARLVILLE, IOWA, May 14, 1907.

PUBLISHES OF THE BUSINESS EDUCATION.

Enclosed find 75 cents for which please send me THE BUSINESS EDUCATOR another year. I wish to congratulate you upon the excellent paper you are publishing. I have found articles in a single number worth dollars to me, and I would not want to miss a single number for the amount of a year's subscription. You can count me as a permanent subscriber.

A. C. SCHMUCKER.

WANTED: Young man unmarried, good penman, for English department, capable of assisting in Gregg Shorthand. Write a long letter of application—we will read it—giving full information and send photo.

No smokers or time servers are desired.

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Mr. By C. E. Doner

For Business, High, Normal and Grammar Schools. Those acquainted with the ability of the author will doubtless write for terms.

Zaner & Bloser, Publishers
Columbus, Ohio

Questions and Answers.

EDITOR BUSINESS EDUCATOR:

Do you use the whole arm in making the up strokes, or do you let the elbow rest? Do you let much weight rest on the little finger? Do you let your hand rest any on the pisiform bone in writing.

ROY BAKER, Marengo, O.

May 1, 1907.

I never raise the elbow except in writing that is too large for the muscle at the elbow. Probably one-half of the weight of the hand rests on the little finger. The pisiform merely touches the paper at times, but practically no weight should rest there. The tendency with pupils who are not taught arm movement is to rest too heavily at the heel of the hand and thereby prevent arm movement and force the fingers into activity.—[EDITOR.]

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Not the ordinary ten-cent holder, like those sold by stationers, but the Professional Oblique style—the kind penmen use, but just a step higher in workmanship, adjustment and finish. Made of California Rosewood, six inches in length.

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Have you seen my new comic cards? 12 styles, no two alike. They are great sellers; 100 assorted, 30c. 12 styles of bird cards with religious mottoes lettered on them, 100 assorted, 30c. Black Cards, for white ink 1,000—85c.; 3,000—$2.40. 3 ply W. B. Cards, 1,000—75c. My circulars illustrating newest designs, 2c. Agents wanted to take orders for written cards. Prospectus, 2c. If you are interested in card writing, it will pay you to handle my cards. Send to

W. McBee, 19 Snyder St., Allegheny, Pa.

GET THE BEST.

Now would be a good time to begin brushing up your penmanship and thus increase your earning capacity for next school year. I am giving result getting lessons in plain and ornamental penmanship. Write me for rates and information, if you are interested and want the best.

Ornamental caps., 20 cents. Cards, white or colored, the finest you can get anywhere, 25 cents a dozen. Special rates in quantities. Agents wanted. Small specimen of writing, 10 cents.

Resolutions engrossed. Designs made. Script for all purposes. *Lowest prices and best work.*

Washington, D. C. T. COURTNEY

Care Strayer's Business College

C. T. Cragin is a New Hampshire Yankee and like most of the best commercial teachers of America, spent his early life on a farm. He began teaching at eighteen, when he was a high school student, and at twenty-one entered the well known Eastman Business College at Pokeepsie N. Y. where, under H. G. Eastman, he got some good ideas of business teaching. On graduation he went to G. A. Gaskell's Bryant and Stratton College at Manchester, N. H., where he had charge of the school work and had as pupils that prince of hustlers, A. N. Palmer, and W. E. Dennis, who was Gaskell's star penman. Madarasz also came there during his two years of service. Better pay, led Mr. Cragin to accept a position as bookkeeper with The Corey Needle Co., of the same city, and in the nine years he remained with this company he had a wide business experience which has enabled him to teach business as it is practiced. Again entering the profession he spent two years as principal of the commercial department of Col. H. P. Davidson's N. W. Military Academy near Chicago, and then went back East to accept a similar position with Dr. J. N. Tilden at the famous Peekskill Military Academy at Peekskill on Hudson. When Dr. Tilden sold the P. M. A. Mr. Cragin went to E. E. Childs' Business College, at Worcester, Mass., and from that place was engaged by Williams & Rogers as one of their editorial staff, and on the sale of their publishing business to the Am. Book Co., he remained for several years as Law instructor and head of the advanced bookkeeping department of The Rochester Business Institute. During his stay in Rochester Mr. Cragin wrote *Modern Illustrative Bookkeeping*, one of the best known text books in the country.

In recent years he has traveled extensively in Chicago and vicinity and in Greater New York in the interest of The Palmer Method of business writing and has also been on the staff of the well known Eagan Schools of Hoboken N. J. and New York City. At present Mr. Cragin is giving much attention to the thorough preparation of candidates for Civil Service Examination and is also teaching in The Thompson Business School at Holyoke, Mass. During his many years of active service he has found time to do some literary work as well as a lot of expert accountancy.

A series of brilliant articles in The Western Penman and The Business Man's Magazine attracted wide attention, and he promises that his first article for THE BUSINESS EDUCATOR shall be at least readable. It will appear in the Students' Edition in September and is entitled "The Call of The City."

YOUR NAME FREE!

(ELEGANTLY WRITTEN)

Also my new book "HOW TO BECOME A GOOD PENMAN."

The book contains copies and instructions by me and some of my students, and will be quite valuable to any one who wishes to improve his penmanship. Address to-day, **F. W. TAMBLYN,** Kansas City, Mo.

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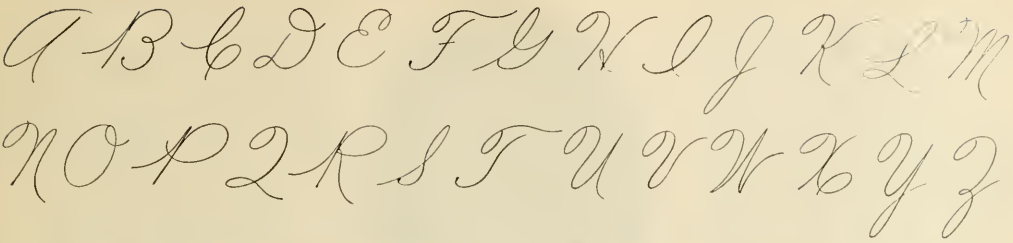
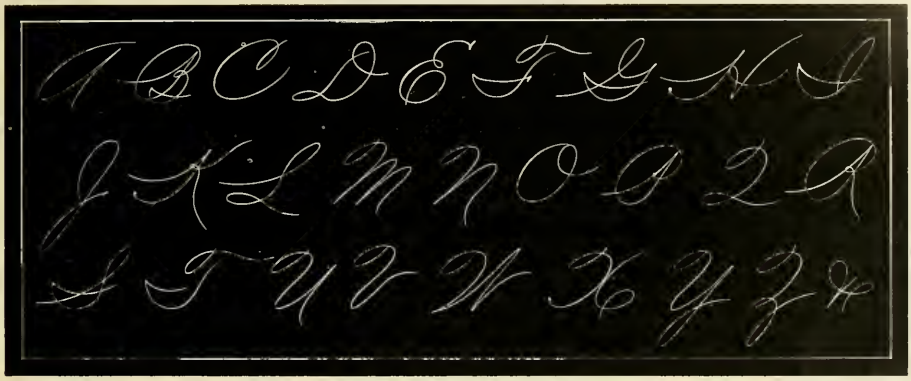
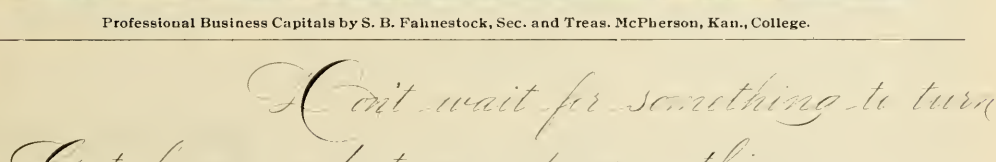


By A. E. Cole, Benton, Pa., a rising young commercial teacher.



Professional Business Capitals by S. B. Fahnestock, Sec. and Treas. McPherson, Kan., College.



Good Penmanship by D. Beauchamp, Montreal, Canada.

DRAKE'S PROGRESSIVE DRAWING

A new series. Seven books. Nos. 1 to 7 inclusive, containing both black and color work. These books are endorsed by some of the most prominent educators in the country. Write for one book, *free*.

HUNTER & COMPANY
Nashville, Tenn.

WRITE
for Illustrated Booklet about the new Automatic Penholder. Or send
50 Cents
for a sample, worth $1. Agents wanted. Write now.

T. C. STRICKLAND, E. Greenwich, R. I.

CARD WRITERS! ATTENTION!

Before you send in that next order for supplies get my prices and samples of best blank cards, all kinds, white, colored and comic. Best white ink 15c, Gillotts No. 1 pens 10 per doz, Oblique Holders 10c, each.

E. H. TULLIS, Warren, Ohio.

DON'T DO IT Don't take lessons by mail in Business, Ornamental writing, Card writing or Flourishing, until you have seen my Special Mail Course Circular; mailed for 2c.

DON'T BELIEVE other penman who say their work is the best but read the following:

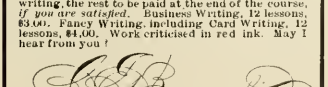
Mr. H. A. Don of Laurium, Mich., writes under date of Dec. 12, '06: "To say that I am pleased with your work is putting it mildly. Your work is far superior to any I have ever seen."

SEND 15c. for 12 plain white, black, royal blue or assorted color engravers bristol, size 2½x3¾ in, written in my finest style. Mr. Miss and Mrs. cards, 20c. per doz. in finest engraved style. Card Agents Wanted. 1 and 2c U. S. stamps taken. Twenty years with the pen.

Address, **F. E. PERSONS,**
445 Breckenridge St. Buffalo, N. Y.

WILL YOU BE ONE?

I can successfully teach about 20 more correspondence students in penmanship. Send me one-half down for a course in either plain or fancy writing, the rest to be paid at the end of the course, *if you are satisfied*. Business Writing, 12 lessons, $3.00. Fancy Writing, including Card Writing, 12 lessons, $4.00. Work criticised in red ink. May I hear from you?



22 East State Street, GLOVERSVILLE, N. Y.
Penman at Gloversville Business School.

I will write your **CARDS** name on one dozen for 15c.
I will give free a pack of samples and send terms to agents with each order.

Agents Wanted.

BLANK CARDS I have the very best blank cards now on the market. Hand cut. Come in 17 different colors. Sample 100 postpaid, 15c. 1,000 by express, 75c. Card Circular for red stamp.

COMIC JOKER CARDS About 25 different kinds. Many new. 100 postpaid, 25c. Less for more. Ink, Glossy Black or Very Best White, 15c. per bottle. 1 Oblique Pen Holder, 10c. Gillott's No. 1 Pens, 10c. per doz. Lessons in Card Writing. Circular for stamp.

W. A. BODE, Box 176, FAIR HAVEN, PA.

C. A. Faust's Department of
Muscular Movement Writing

Merit Mention

CHICAGO BUSINESS COLLEGE, CHICAGO, ILL. William Kanies, Dominick Lambert, Clara Jungle, Meta Weick, Dora Rudelius, Delmar Frieser, F. H. Vorsand, Nicholas Miller, Henry A. Dobin, Mary Kanz, William Siff, Henry Suhr, Albert Fleig, William Wilkerloh, Samuel Mendel, George Hanschmidt, Madaline Coari.

ST. JOSHEPH'S COLLEGE, SAINT FERDINAND, MEGANTIC, P. Q. CAN. Thomas Pidgeon, Wilfred Senechal Honorius Gilbert, Leo Letourneau, Adelard Beaudoin.

ST. MARY'S SCHOOL, SRS. OF ST. FRANCIS, JOHNSTOWN, PA. Clara Boes, Teresa Jordan, Anna Schnell, Clara Staehr, Rosalie Beas.

ST. MICHAEL'S SCHOOL, S. S. PITTSBURG, PA. Elizabeth Zeilmann, Elizabeth Hauck, Beatrice Werling, Mary Knorr, Frances Eiben.

CENTRAL BUSINESS COLLEGE, CHICAGO, ILL. Josephine Psenicka, S. W. Volbert, Cloyd Carlson, Geo. Hempe, Arthur Beak, Lilian Swanson.

ST. ELIZABETH'S SCHOOL, NORWOOD, O. Louise Dickman, Marie Brockhaus, Flora Lamping, Marie Scherl, Margaret Stutter, Bernardina Kroger, Loretta Nortmann, Hilda Utz, Eleanor Schulte, Marie Schniederbrend, Amos Woeber, Edward Huster.

CONVENT OF MERCY, TITUSVILLE, PA. Mercelli Summers, Agnes Sweeney, Marie Sweeney.

BRANDUP & NETTLETON BUSINESS COLLEGE, WINONA, MINN. E. J. Johnson, C. P. Fehring, Dorothy Teska.

HOLY CROSS COLLEGE, FARNHAM, P. Q. J. B. Dupre, Rheo Barolet, Eugene Arpin, Louis N. Fournier, Romeo Comeau, Yres Roby, Oliva Dubois, Reni J. Artois, Valmore Barolet, Pierre Gognon, Sam Rainville, Oscar Loiselle, Leo Poulin, Hormidas Desrosiers.

OUR LADY OF LOURDES SCHOOL, SRS. OF NOTRE DAME, CLEVELAND, OHIO. Anna Pecka, Stella Hacha, Josie Jeinek, Mary Zelexnik.

Certificates.

ST. MICHAEL'S SCHOOL, S. S. PITTSBURG, PA. Clara T. Schneider, Laura D. Denk, Beatrice Werling, Barbara Tempel, Helena F. Kaiser, Cecelia Gargulesky.

OUR LADY OF LOURDES SCHOOL, SRS. OF NOTRE DAME, CLEVELAD, OHIO. Josie Jelinek, Veronika Cimmel, Mary Esner, Mary Plzak, Anna Pecka, Stella Hacha, Mary Zelezenik.

Teachers' Certificate.

SR. OF ST. FRANCIS, ST. JOSEPH'S CONVENT, S. S., PITTSBURG, PA.

Commercial Teachers Wanted Now!

Who can fill positions paying from $1200 to $1500. We have several openings at these figures. We also have a number of places that pay from $50 to $90 a month.

CONTINENTAL TEACHERS' AGENCY,
Bowling Green, Ky.
Free enrollment if you mention this paper

Mr. E. D. Clark, whose portrait and signature appear above, was born on a farm near Buffalo, Mo., in 1875. He became interested in penmanship at an early age, and began teaching when quite young. As a consequence he soon became quite noted as an organizer of writing classes.

In 1901 he attended Brown's Business College, Kansas City, Mo., and graduated in penmanship under the well-known skillful penman Mr. F. W. Tamblyn, following which, he again followed itinerant teaching with more than ordinary success.

In 1904 he took charge of the penmanship and drawing in the Marion, Ind., Normal College, which position he still fills. In 1905 he attended the Zanerian to add to his ability.

In 1900 he met and married Miss Stella Nickle, a teacher of Hartville, Mo., whose splendid services have been of great aid to him. On January 8th, 1907 a son came to bless their home, whom they labeled Zaner Nickle Clark.

Mr. Clark is not only only an enthusiastic teacher of penmanship, but a very skillful penman, writing a very beautiful ornate hand, as well as a very delicate and exact engrossing style. We hope to present some of his work to our readers so that they can see for themselves as to the quality and skill he keeps on tap up his sleeve.

THE REASON WHY

I advertise to write cards. I have been practicing for several years under the best instructors trying to excel. A short time ago I sent each card writer advertising in this paper his price for a dozen cards and was surprised to find that my own work was superior to any received. If you want cards, profit by my experience and get the best the first time. A sample card with your name, 2c., 20c per doz. White, colored or mixed. Money refunded if not entirely satisfactory. Agents wanted.

E. H. TULLIS, Warren, O.

N. E. A. MEETING AT LOS ANGELES

$64 50 from Chicago to Los Angeles or San Francisco and return, June 22 to July 5, account meeting of the National Educational Association at Los Angeles in July, via the

CHICAGO, MILWAUKEE & ST. PAUL RAILWAY

Return limit September 15. Through service to California, and less than three days on the way, via The Overland Limited, from Union Station, Chicago, 8 p. m. daily. Standard and tourists sleepers at 10.25 p. m. daily. Descriptive folders free on request.

F. A. MILLER,
GENERAL PASSENGER AGENT,
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FERGUSON SHORTHAND

Is Superior to All Others,

Because it is 20 to 50 per cent. shorter, more legible, and can be Learned in Half the Time.

With this System it is "Dictation from Start to Finish."

Sample Copy and Mail Instructions to Shorthand Teachers, $1.

Ferguson Shorthand Co.
WAYCROSS, GEORGIA.

BENN J. FERGUSON
AUTHOR

COLORADO TEACHER'S AGENCY

Fred Dick, Ex-State Supt., Manager, 1545 Glenarm St., Denver, Colo.; Boston, New York, Chicago, Des Moines, Denver, Salt Lake City, Los Angeles, Harrisburg, Atlanta. *Commercial Teachers* wanting positions in the West should register with us. *Commercial Teachers* wanting more desirable positions then they now have should keep their names on our list.

YOU CAN TEACH WRITING in one half the time generally required, if you use FAUST'S IDEAL PRACTICE PAPER. Its special ruling PREVENTS SCRIBBLING to a minimum degree, holds pupil in check all the time. Costs less no doubt than the paper you are using. Sample with illustrations of its use for the asking.

40 Dearborn Street, Chicago, Ill. **C. A. FAUST**

LET'S BE FRANK

¶ If you are doing well enough where you are, stay there! I have no desire to be a disturbing factor in the affairs of any teacher or any school.

¶ If for reasons satisfactory to yourself you have determined to change your position, it might pay you to tell me frankly what you want and what you can do.

¶ If you do this now, obviously it might give you opportunities that will not exist later.

¶ I offer no bait of any kind. The kind of teacher I want on my list is perfectly competent to use his own judgment as to his obligations to employer and to self.

¶ What I *am* looking for is red-blooded young men and women of clean record, young or of mature experience, properly qualified to do the work they cut out for themselves. If your record will not bear the strictest scrutiny my agency is not the agency for you.

No use for "Hungry Joes," Ignoramuses and slow pokes

FRANK VAUGHAN

Manager Union Teachers' Bureau

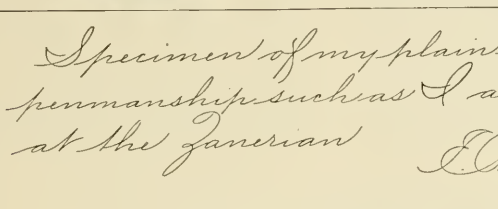
203 Broadway, NEW YORK

For nearly twenty years Editorial and Business Manager of *The Penmans' Art Journal.*

MR. E. B. BURNHAM.

Mr. E. B. Burnham was born on a farm in Bates Co., Mo., Oct. 31, 1882. The sunshine and fresh air endowed him with plenty of vitality and physical strength, which has been a great aid in developing his business and educational abilities. He received a thorough training in both the business college and public school. He spent one year as a bookkeeper for a large corporation, and has had two and one-half years' experience in Business College work. He took a thorough course in the Ransomerian School of Penmanship of Kansas City, Mo., and ranked high as a business and ornamental penman.

Mr. Burham recently purchased an interest in the "Ransomerian", and is Vice-President and Assistant Manager. He seems especially adapted to this kind of work, and with an ambition to reach the highest degree of proficiency, we believe his history lies in the future rather than in the past, and that the profession will wish him unbounded success.

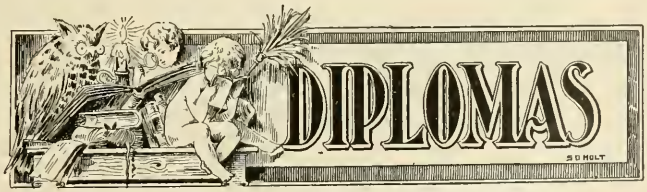


Practical Business Writing by E. P. Kuhl.

Midland Teachers' Agencies: OFFICES: Warrensburg, Mo., Shenandoah, Iowa, Pendleton, Oregon, Lander, Wyoming, Juniata, Nebraska, Sherman, Texas, Du Bois, Pa., Richmond, Ky. We cover the entire field, and furnish COMPETENT TEACHERS to Schools.

We Recommend Competent Teachers Only

Free Enrollment During February, March and April ☞ No Position — No Pay



For Schools and Colleges. Engraved on Steel, Copper, Stone or Zinc.
SAMUEL D. HOLT, Designer and Engraver, 1208 Chestnut St., **Philadelphia, Pa.**

MORE STRAWS

This is May 6. April brought 65 calls for teachers; 125 openings now. It was C. C. Lister, Baltimore, that we sent to the A. N. Palmer Co., at the top-notch salary for penmen. C. G. Price, also of Baltimore, goes to Packard's, New York; J. P. King, Orange, N. J., to The Euclid, School, Brooklyn; O. T. Johnston, Parkersburg, W. Va., to The Brownsberger, Los Angeles (second one this year); Geo. J. McDaniel, formerly with McDonald Business Inst., Milwaukee, to the Philadelphia B. C.; C. D. Slinker, Des Moines, to the Kansas State Normal School, Emporia (Summer Term only, as substitute); J. C. Logan, University of Ottawa, Can., to the Modern Commercial School, Brockton, Mass.—salaries from $100 to $175 per month in these positions; and this is but a fraction of our splendid April business. Space is too expensive to tell of all the positions at from $60 per month to $95 per month, that we have recently filled. *We need badly more high-grade teachers.* No charge for our service unless we find for you a position you are willing to accept. Full information free. Tell us something about your qualifications when you write.

The National Commercial Teachers' Agency

E. E. Gaylord, Mgr. **A Specialty by a Specialist** **Prospect Hill, Beverly, Mass.**

Roundhand Writing

H. W. Strickland,
Box 88,
Wilmington, Del.

Concluding Lesson.

A little learning is a dangerous thing ; Drink deep, or taste not the Pierian Spring."

In this the final lesson, you have a sentiment expressed and a few lines of Round hand associated therewith.

To the aspiring student of penmanship, and there are many, I would call attention to the truth contained in these few lines, and to say that it expresses my belief as related to success in penmanship or any other thing. And, furthermore, you will find this style we have been working on for the past nine months most exacting.

It is easy enough to acquire an ordinary degree of skill, but that is not success. Let us dig deeper, go to the bottom of our subject, be above the average and your joy and recompense will be unlimited.

The prize winners will be decided as soon as all work on the lessons is received and no doubt the names will be announced later in the columns of THE BUSINESS EDUCATOR.

H. W. S.

H. V. D., New York. Your last work shows some improvement, but as yet is not strong in line. Give much attention to movement employed.

F. W. E., N. Y. You do very well for a beginner and am sure you will make a fine success of this style if you will follow it up. Study shades in both capital and small letters. Use India Ink.

L. C. O., Mo. Yes, yours is worthy a rating for you have a strong movement as revealed in capital letters. A litttle more attention to shades and spacing will improve small letters. No special criticism.

Lessons In Roundhand by Mail.

Special instructions given in Policy Engrossing when desired. Send Stamp for circular.

H. W. Strickland,

Care Goldey College, WILMINGTON, DEL.

Inspiration Mosaics.

By D. W. Hoff,

SUPERVISOR OF WRITING, LAWRENCE, MASS.

Meaningless Exercises.

To drill, simply for the sake of variety, upon any exercise that does not find its logical sequence in the form of some letter, or does not make for greater control and skill in the use of the pen, is a sheer waste of time, energy, nerve force and writing material.

As in practice for movement culture, our aim should be first *how well* then *how much*, so in the choice of technique we should place fitness far above variety. Too great a variety of exercises will so scatter the effort that when the actual writing of words begin loosely formed letters are sure to follow.

Muscular Tension.

Real freedom and excessive muscular tension do not go hand in hand. The muscles should be firm but not stiff, pliable yet not lacking in strength and alertness.

Freedom.

Freedom may be embodied in a deliberate, or even slow rate of motion while even a high rate of action may lack the elements of ease and freedom. More speed, more freedom is no nearer true of mascular action, than is more noise more music true of sound.

Manager for Business College Wanted.

An experienced Commercial School Manager, who can assume the management of one of the oldest and best known commercial schools, and who can invest $5,000, can learn of an exceptional opening by addressing, P. O Box 423, Pittsburg, Pa Salary, $1,800 per annum and dividends.

Hymenal

Mrs. Elizabeth Wolgemuth
announces the marriage of her daughter
Lillian H.
to
Prof. Jacob F. Herr
Sunday, May the twelfth
Nineteen hundred and seven
Elizabethtown, Pennsylvania

Focusing the Motion.

Pupils should not be permitted to indulge for any great length of time in what may be termed a rioting, ranting style of arm vibrations. Too much stenuousity of action and neglecting to give proper attention to that DELICACY of ACTION necessary for giving finish to the smaller letters, soon causes the writing habit to degenerate into mere scribbling. There must be no lack of well planned, intelligently directed effort in the toning down process.

Lack of confidence is the pupils or student's greatest draw back. To proceed before "talking a pupil out of this frame of mind is to waste time", to breed discouragement. First of all the beginners must be led to see that immediate accuracy must not be looked for if he is taking on a new movement. If he has been years in training one set of muscles to perform certain acts must be made to see that it will require some time to train another set of muscles to perform that same act with equal precision.

Rapid movements need not be careless movements. Careful movements need not be slow movements. The rapid may be careful, the slow may be careless. Carelessness is a product primarily of the mind. One may *run* with *care* or *walk carelessly*. It is never a question of speed.

The difference between poor and fair results, between fair and good results, or between good and excellent written results, by the same pupil, within the same writing period is more frequently due to the fact that, in the latter case he had been shown how to go about it.

It is not a case of his putting forth greater effort but one of more intelligent self direction.

Manager and Principal of a corporate school wishes to sell his interest. A splendid opportunity for a very small investment. ADDRESS, A. J., **Care of The Business Educator, Columbus, O.**

"We have but what we make, and every good is locked by nature in a granite hand. Sheer labor must unclench."

Rochester Summer School Announcement

WANTED TEACHERS EVERYWHERE TO KNOW THAT THE **ROCHESTER BUSINESS INSTITUTE**

has completed arrangements for the most thorough and comprehensive summer school course for the professional training of commercial teachers that has ever been attempted by any educational institution.

All of the commercial subjects of study will be treated pedagogically and exclusively by capable and experienced specialists, who have achieved marked success in their work and who know how to teach others.

Such specialists as Prof. J. F. Forbes, for many years president of Deland University, Florida, and an acknowledged master of Psychology, Pedagogy and Methods; Fred G. Nichols, principal of the commercial departments of the Rochester High Schools, and a man who has organized some of the most successful high school commercial departments in the eastern states; Edward C. Mills, the noted script specialist and teacher of penmanship, whose work is known throughout the whole country, will be associated with the faculty of the Rochester Business Institute in conducting the course.

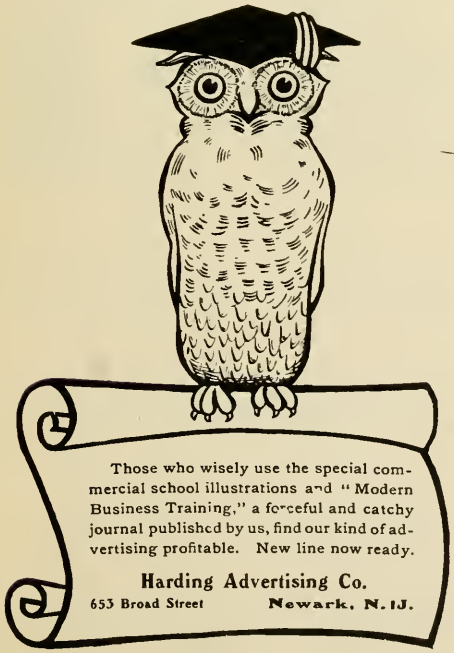
Especial attention will be given to the problems confronting the commercial teacher in giving instruction in the various systems of bookkeeping, shorthand, penmanship, commercial law, commercial geography, etc., under the varying conditions existing in high school commercial departments, private business schools, and other institutions teaching the commercial subjects.

This special summer school will open June 17, and continue in session for ten weeks. Prospective commercial teachers, unable to enter on the opening date, may arrange to commence June 24, or July 1. Others who may be able to spend but a few weeks can do so with great benefit, and may learn in advance just what subjects they can cover in the time at their disposal.

This special summer school will be conducted as a department entirely distinct and separate from the other departments of the school. The regular departments of the school will continue in session, however, affording an opportunity for instruction in our regular courses to those desiring it.

A complete syllabus of the summer school, giving the names of the instructors, the subjects they are to teach, and the dates and hours allotted to each subject; also a prospectus and catalogue of the ROCHESTER BUSINESS INSTITUTE, will be mailed promptly to any address.

Rochester Business Institute, Rochester, N. Y.



By L. H. Hausam, Salt City Business College, Hutchinson, Kans.

A novel signature by I. P. Mensch, Spencerian Business School, Newburgh, N. Y.

Charles W. Norder, Engrosser and Illuminator

Lessons in
LETTERING
C. W. Norder
6023 Morgan St.
Chicago

Lesson No. 3.

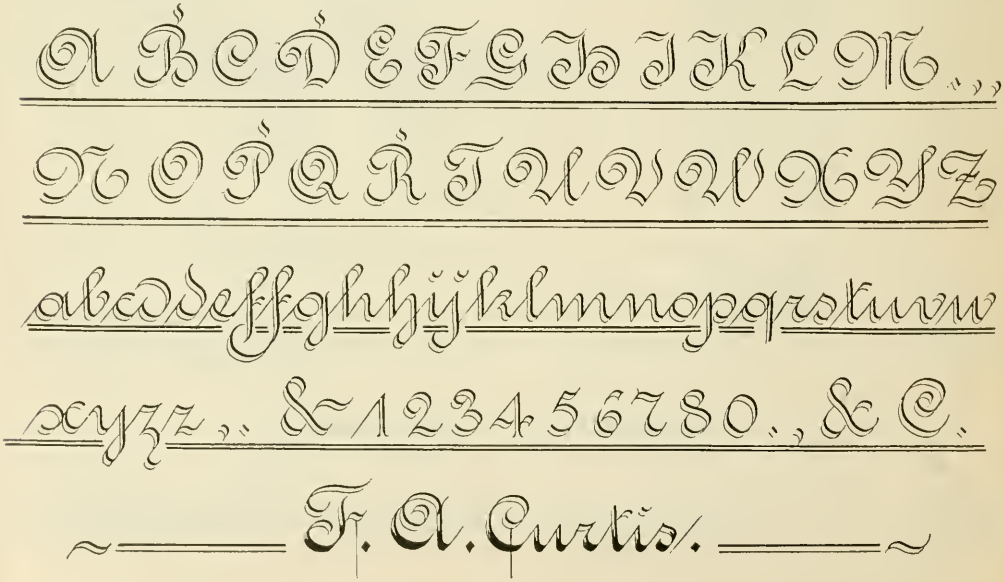
For this month's work I have prepared a plate of words and names as the work upon the alphabets submitted by pupils indicated the need of practice in joinings and spacing.

Keep the pen at a specified angle and school the eye to the greatest possible precision by critically examining the copy and then analyzing your own efforts.

Care, observation, and perseverance are the essentials for successful engrossing.

Buchhundlung
Kassa Behållning
Cash Account
Ledger Headings

Practical Lettering by Mr. F. A. Curtis, Brown Grammar School, Hartford, Conn.



"A NEW ONE"

The general demand for a thoroughly practical book on business correspondence has induced us to revise our "New Business Correspondence" so thoroughly that it now meets the requirements of

The Most Exacting Teacher of Letter-writing

We have kept constantly in mind that a busines letter is written for the purpose of PRODUCING, RETAINING, OR AUGMENTING BUSINESS, and that, as such an instrument, its essential elements are more than correct orthography and grammatical propriety. Beyond doubt this book is exactly what hundreds of teachers in commercial schools and commercial high schools have been desiring for years. Orders for specimen copies will be given our earliest possible attention. We shall not deny any earnest teacher the privilege of examining this book, but we shall appreciate a remittance of 15c. with each order to cover the cost of postage and packing.

THE COMMERCIAL TEXT BOOK COMPANY,

DES MOINES, IOWA.

THE GREAT BUSINESS TRAINING SCHOOL.

CHICAGO BUSINESS COLLEGE

67 WABASH AVE. COR. RANDOLPH ST.

F. B. VIRDEN, MANAGER

TELEPHONE MAIN 2870.

CHICAGO, April 25, 1907.

Mr. C. A. Faust,

40 Dearborn St., City.

Dear Sir:-

We have been using your "Penmanship Budget," in our school for the past three months and are very much pleased with the results attained. It is certainly a great help to our instructor, and our pupils have taken more interest in their work than ever before.

The copies intended for the Body Writing are very helpful, and we are using the same for home practice, thus securing more and better work than we have been able to secure previously. We have put the Budget in as a part of our regular outfit for our students.

The exercises to develop movement and form are very good indeed, and your Ideal Practice Paper, which you have specially prepared for that purpose, is not only more economical, but is more practical and secures careful, uniform work from the student.

Very truly,

F. B. Virden

Faust's "*Muscular Movement Writing*" Budget is the best work on muscular movement published. Price, 25 cents. Special discount to schools. For further particulars address the publishers, ZANER & BLOSER, COLUMBUS, O.

Superscription by H. A. Reneau, penman, Ft. Smith, Ark., Commercial College.

By P. E. Holly, the skillful, veteran penman, of Waterbury, Conn.

This illustration is given as a lesson by Mr. Brown, and a good one it is.—[EDITOR.]

BOOK REVIEWS

Edison's Handy Encyclopedia of Useful Information and Universal Atlas published by Laird and Lee, Chicago, has just been thoroughly revised and brought down to date. Many new features have been added to this work and it is now all that its name implies, a modern encyclopedia of practical everyday information.

The Atlas contains the maps of all the States of the Union, and an up-to-date, concise, descriptive geography of the world. 512 pages. Limp cloth, 25c. Stiff cloth, gold stamped, 50c.

Conklin's Handy Manual of Useful Information and Atlas of the world published by Laird and Lee, Chicago, has just been completely revised and modernized. The publishers have sold over 2,000,000 copies of the orginal edition which fact proves the usefulness and value of the work. Hardly a subject of importance that is not treated.

532 pages. Flexible cloth, cut flush, 25c. Stiff silk cloth, red edges, gold stamping, 50c.

Mr. Albert S. Osborne, Handwriting Expert, Rochester, N. Y., is sending out a 44 page, 6x9 circular entitled "Photography and Questioned Documents."

The object of this little booklet is to show the necessity of having made suitable photographs of all questioned documents. It also explains the reason why the average photographer is unqualified to do such work, even if he has the necessary apparatus.

The printing is first class and the cuts used for illustrations are among the finest we have ever seen.

Webster's New Standard Dictionary, "Elementary School Edition" is the latest lexicon to be added to Laird and Lee's series of school dictionaries. An entirely new and original book, printed from bold black type. Gives both the regular and reformed spelling in alphabetical order. 384 pages, 450 text engravings. black silk cloth, 25c. Laird and Lee, Publishers, Chicago.

"Correct English." How to use it, by Josephene Turck Baker, price 65 cents, Sadler-Rowe Co., Publishers, Baltimore, Md. The author has herein produced a very remarkable and distinctive book. Her position among English scholars is of the highest, and as Editor of the magazine "Correct English", her work has been so original and so practical, that she has perhaps a larger following as a teacher of English than any other specialist in the country.

A feature that you will notice about the book is its adaptability. Grammar school students may take up the work from the start. Advance students in high and special schools can review the entire subject by beginning with the exercises on page 228. In commercial school work the entire book can be completed in a six month course, one recitation period per day, and what school can afford to devote less time to this important subject!

No commercial teacher or instructor of English can afford to fail to examine this new book. The rules and examples given are very clear and practical. The Reference Department is something new, needful and very helpful.

"The Making of a Merchant," by H. N. Higinbotham, Forbes & Co., Publishers, Chicago, price $1.50, is the title of a two-hundred-and-ten-page, well-printed, substantially bound book, which every young person should read who intends to engage in the mercantile profession. And it would be a good book for all young persons to read whether they intend to engage in mercantile pursuits or not, as it contains a great deal of invaluable information from one who is in every way capable of speaking with authority upon the subject implied in the title, and who, also, because of his wide experience and gracious temperament is specially fitted to give advice. Mr. Higinbotham was a partner of the late Marshall Field, and was President of the World's Columbian Exposition held in Chicago in 1893. The first part of the book deals with foundation principles, which make for success in business life, while the second part of the book deals more directly with the things necessary to know and to do to become a successful merchant. The four chapters devoted to the Credit Man and his work, are to the point, practical and needful. The book as a whole is quite as entertaining as a novel, and laden from cover to cover with the soundest of instruction and advice.

The Triumph Penholder by T. C. Strickland, East Greenwich, R. I., price 50c, is the name of a new device for correcting the evils of excessive finger action and gripping. It is a big departure from the conventional pen-holder and doubtless accomplishes to some degree at least the things claimed for it. Those interested will do well to investigate further.

"Modern Business Punctuation" by Benjamin J. Campbell, published by the Bobbs-Merrill Company, Indianapolis, Ind., is the most concise little book on the subject of punctuation we have had the pleasure of examining. It is accompanied by a very compact little package of Exercises for Punctuation to save time and effort on the part of teacher and pupil. These exercises are certainly the essences of practicability, as is also the text itself. If you are looking for something that possesses merit, you should investigate this publication.

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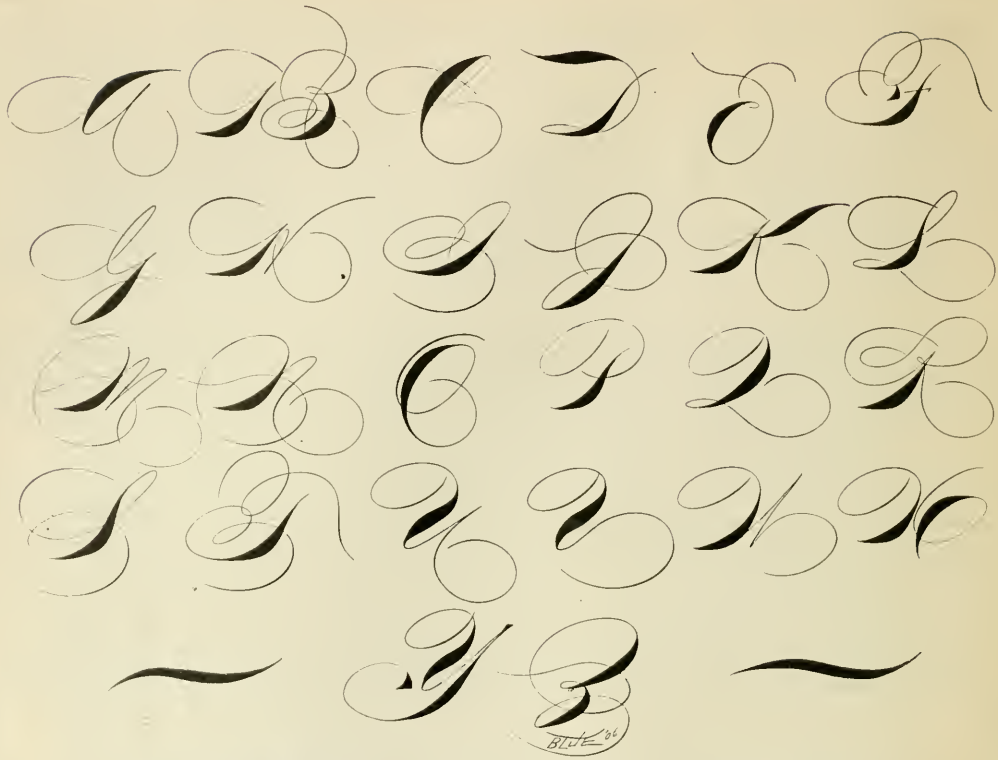

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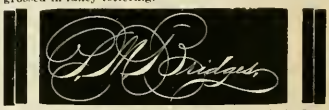

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